

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A. D. 1728 by Benj. Franklin

NOVEMBER 24, 1906

5c. THE COPY



The Slim Princess—By George Ade

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

A Gift of Comfort Is Always APPRECIATED

This Combination Box Containing

PRESIDENT SUSPENDERS

and Ball Bearing Garters

MAKES AN APPROPRIATE CHRISTMAS GIFT

The Suspenders and Garters in this pretty Combination Box cost only 75c. You will not find anything else as useful, so attractively boxed for so little money. There are 4 different box covers—Julia Marlowe as Juliet; Viola Allen as Viola; Edith Wynne Mathison as Rosalind, and Maxine Elliott as Portia.

PRESIDENTS are worn by most men because they're the most comfortable suspenders. They rest lightly on the shoulders. Bending or reaching, the back quickly and gracefully slides without the least pull anywhere. PRESIDENTS wear longer, because there's no strain to weaken them.

BALL BEARING GARTERS have a separate sock-hold working independently on a Ball Bearing Swivel. They can't slip, bind or loosen. You'll want one or more boxes for Christmas presents. Your dealer, if he has none, will get them for you. If not, we will mail this HANDSOME COMBINATION GIFT BOX of Suspenders and Garters postpaid, for 75c.

President Suspenders alone (no garters) in a gift box equally as attractive only 50c.

The President 1907 Art Calendar, 5 parts, 10 colors, includes four 8 x 12 inch pictures of strikingly beautiful types of American Womanhood. No printing on picture. The prettiest calendar you ever saw. 25c postpaid.

The C. A. Edgerton Manufacturing Company
551 Main Street, SHIRLEY, MASS.

THE NEW VISIBLE FOX TYPEWRITER

Here are the Reasons
Why The Fox Typewriter is a Better Type-
writer Than Any Other Typewriter Made:

It Has Perfect Visible Writing. The entire writing line is in the direct line of vision of the operator, and all the matter written remains so—does not pass out of sight under any part of the machine.

It Has an Assembling Surface for the Type Bars of 16 1/2 inches (other visible typewriters 4 1/2). This admits of the use of a type bar 7-16 of an inch wide—an *adjustable bar*—gives the Fox Machines the durability and permanence of alignment of the "blind" machines, a hitherto impossible thing in the construction of visible typewriters.

It Has Interchangeable Carriages. This means if you own a Fox that you do not have to buy a new typewriter when you need a *long carriage for your machine*. *Simply buy the carriage*. It is instantly interchangeable with the one already on the typewriter.

It Has a Tabulator. Every machine is supplied with a tabulator, which for billing, invoicing and tabulating figures is practically indispensable. It is furnished *free with each machine*.

These Are Only a Few of the Special Features of The Fox,
Many Others Described in Our Advertising Matter

*You ought to have these features in your typewriter
to secure the best and most economical results—they
are all found only in THE NEW FOX VISIBLE.*

They place the Fox away in the lead of all competitors. Let us prove this to you in your own office. Catalogue on application.

FOX TYPEWRITER COMPANY

Factory and Executive Office
468 Front Street
Grand Rapids, Mich.
Branches and Representatives in all Cities.



Adler's Collegian Clothes



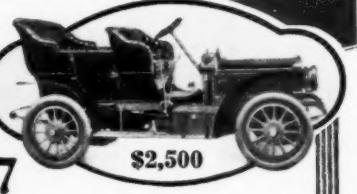
Copyright 1906 by David Adler & Sons Clothing Co.

David Adler & Sons Clothing Co.
NOBBY CLOTHES MAKERS
MILWAUKEE

The Season's
Ideal

CADILLAC

1907



Nowhere in all automobile construction can there be found a more perfect combination of excellent features than in the four-cylinder Cadillac Model H for 1907.

Whatever the point of view—whether it be its smooth and perfectly balanced action, its ease of control, its comfort of riding, its finish and mechanical refinement, this new model is not excelled by the costliest types of either American or foreign manufacture. It is an embodiment of the many tried and true principles of the wonderful single-cylinder Cadillac, developed four-fold and perfected to the highest degree.

Greatly increased safety of riding is obtained through the new and exclusive wide-acting steering gear; a new marine-type governor minimizes vibration and fuel consumption by regulating the speed of the engine under all conditions—these and many other superior features place the Cadillac in the front rank as a serviceable, economical, thoroughly dependable motor car.

Arrange for a demonstration with your nearest dealer—and let him show you why the eyes of the motor world are on this new Cadillac. 30 horse power; 50 miles an hour; \$2,500. Booklet O, and dealer's address on request.

Other Cadillac Models are: Model K, Runabout, \$750; Model M, Light Touring Car, \$950. All prices f. o. b. Detroit and do not include lamps.

CADILLAC MOTOR CAR COMPANY, Detroit, Michigan
Member A. L. A. M.

Keep Perfectly Dry

The Storm Proof Buggy

30 Days'
Free
Trial



that affords absolute protection from rain, sun, wind, cold and cold air. Instantly changed into an open vehicle. Cooler in summer than the old style, and as effective in winter as a closed car. Costs no more than other well made buggies that do not protect. We guarantee the construction and your satisfaction to be perfect; if not, return the carriage and we will refund the money will be refunded. Write to-day for catalogue R.

FOUTS & HUNTER CARRIAGE MFG. CO.
141 South Third St., Terre Haute, Ind.

SPENCERIAN STEEL PENS

There's a Spencerian Pen made for you. Spencerian Pens are famous for their distinctive style of point, workmanship and quality of metal.

Every Spencerian Pen perfect. No seconds. Sample card of 12 pens, different patterns, sent to any address for 6 cents in postage.

Address
SPENCERIAN PEN COMPANY
349 Broadway, New York

Invest

Almost any piece of land near a thriving city would be made more valuable if it were brought nearer to surface or elevated railway lines. It would be made still more valuable if a reputable development company were to grade it, put in sidewalks, shade trees, etc., and bring it to the attention of the public by getting people to see its value and to buy it at a reasonable price. Hardly anyone would deny this simple, straightforward statement.

Now let us try to show how many times magnified are these invaluable advantages to **Vanderveer Crossings**, Senator William H. Rawolis' latest and greatest real estate project. **Vanderveer Crossings** is in Brooklyn, between **Brooklyn Park** and **Brownsville**. Lots have increased in value from an average of \$1,000 each, less than six years ago, to an average of over \$4,000 each, at present, as we can demonstrate to you or as we should be pleased to have you ascertain for yourself, as you can, easily.

Where

Vanderveer Crossings is a big field of 220 acres less than one year old, we bought it because we had advance information of the Brooklyn Rapid Transit Co.'s plan to turn the old Canarsie steam railway running through it into an electric feeder to the two Brooklyn "L" systems, one of which runs over the old Brooklyn Bridge and the other over the new Brooklyn Bridge over the Gowanus Canal. We began selling with a ten per cent. last spring of \$750 each for choice corner lots, since when the price of choice corner lots, because of the actual operation of rapid elevated railway line transit through the property, every few minutes since the last spring, has risen to \$4,000 each, which we consider to be a pretty good advance for a few months. **Vanderveer Crossings** is today the best real estate investment, which means the best possible investment, and we know you will think so too.

You Must Make

We offer the return of his money and railway and hotel expenses to any purchaser who, having made the trip to inspect this property, can show us his bill of expenses, our advertising or printed matter in any particular, provided the claim is made within thirty days from date of purchase.

Lots as low as \$600. Terms, 10% down and monthly. Liberal discounts for cash. We allow railway fares up to 400 miles, as a discount on purchase price, which allows us to charge to advertising, as well as an additional 10% to get more buyers to inspect, as every one becomes at once a walking advertisement. Come and see us and we will show you the phenomenal developments of our other properties. Cash sales have been made on **Westborough Park**, our latest addition, which has now over 1000 lots in 26 months. We have recently offered, on behalf of a building firm, to 16 holders of **Bronx Park**, Park 37½ x 100 ft. lots, \$2500 each (25% above our list prices) for lots they purchased of us from 1900 to 1905, at prices ranging from \$1,000 to \$2,000. Some of them have accepted and some, we think wisely, have refused, for **Bronx Park**, which has grown during the past few years from 23 houses to over 2500 houses, is now growing twice to three times as fast as ever. Lots on **Bronx Park** originally sold for prices from \$400 to \$600 have since sold in the open market at prices from \$1650 to \$2500 each.

And Cannot Lose

Look into this thing; investigate. We cannot sell to you if you cannot sell for yourself the wisdom of purchasing. When still, send \$10 each, and we will select best possible lots, you to retain balance to 10% of purchase price upon signing contracts. Prices are going up again right away.

VANDERVEER CROSSINGS
(Incorporated)

Borough Park Co. Bensonhurst Co.
The Westminster Heights Co.
Combined Capital \$1,500,000. Combined Surplus \$1,000,000.
W.M. H. REYNOLDS, Pres. R. TURNBULL, Gen. Manager,
277 Broadway, New York City.



In addition to receiving savings deposits of \$1.00 and upwards, we also issue

Certificates of Deposit

in amounts of \$1,000 or over, bearing 4% interest and payable or renewable in six months or one year. A Certificate of Deposit with this bank will insure you an income of four per cent. per annum and the safety of your principal will be beyond question.

Send for booklet "E" explaining how you can open a savings account by mail with one dollar and upwards.

4% THE BANK THAT PAYS 4%

Won't Cost You A Cent



THE EDITOR'S COLUMN

THE SATURDAY EVENING POST

423 to 427 Arch Street, Philadelphia

By Subscription \$1.50 the Year. Five Cents the Copy of All Newsdealers

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, \$2.75
Remittances to be Made by International Postal Money Order

When Your Subscription Expires

Three weeks before a subscription expires we inclose a renewal blank on which you may write your order for the renewal, and in the last copy sent on the old subscription we again inclose a similar blank.

When we first notify you that your subscription will expire you should send your renewal at once in order not to miss the number. New subscriptions which are received on or before the date of any week will begin with the issue of that week. If they are received after that day they will begin one week later. We cannot enter subscriptions to begin with back numbers. Remittances should be by postal order, check or express money order. Two weeks' notice is necessary before a change of address can be made.

A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day in America. Its press is the only one that can be traced back to an organization which can trace to the date when young Benjamin Franklin edited and printed the old *Pennsylvania Gazette*. In nearly one hundred and eighty years there has been hardly a week—save only winter when the British army held Philadelphia and publication was suspended—when the magazine has not been issued.

During Christmas week, 1728, Samuel Kerner began its publication under the title of the *Universal Instructor in all Arts and Sciences and Pennsylvania Gazette*. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of *the Pennsylvania Gazette*. Franklin had his share in the management of David Hall, his partner, in 1765. In 1803 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year changed the title of the *Gazette* to THE SATURDAY EVENING POST.

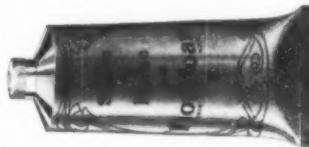
The Christmas Number

Next week's issue will be almost double the usual size, with a cover by Mr. J. C. Leyendecker, that will carry Christmas joy to three-quarters of a million American homes. Some of its leading features are: *Directors Who Do Not Direct*, by former President Grover Cleveland; *Paul Morton on Railroad Rebates*, and other articles and stories, by George Ade, Ellis Parker Butler, Ernest Poole, Mrs. Jacques Futrelle, Will Payne and others.

Florafoam lathers as well with cold as hot water—doesn't dry on the face—contains Pond's Extract—think what that means! It soothes, freshens, invigorates.

Shave at Home
with
Florafoam
(Trade Mark)

You simply press the collapsible tube, rub the fragrant jelly thoroughly into the face and beard—then apply your moistened brush—and you learn the delights of a perfect shave.



Order from your druggist—25c.

Armour & Company

Human Life

THE MAGAZINE ABOUT PEOPLE
Edited by ALFRED HENRY LEWIS

3 Months 10 Cts.

HUMAN LIFE is absolutely original. There is no other magazine dealing with people exclusively. It is filled from cover to cover with true stories and pictures, and will keep the entire family posted as to the actions and doings of all the prominent people of the entire world. It has the greatest writer in this country of vigorous, virile, pungent, forceful, piquant English as its editor-in-chief.

The caustic contributor to THE SATURDAY EVENING POST, Cosmopolitan, Success and many other representative periodicals; the author of "The President," "The Boss," "Wolfville," "Peggy O'Neil," and other books of story and adventure, every one scintillating with strenuous life. Mr. Lewis' fingers are upon the public pulse; he knows what the public wants, and he gives them running-over measure; his knowledge of men and things is as wide as the wide, wide world.

HUMAN LIFE is up-to-date in its fresh, original matter from the best authors and best artists, and filled to overflowing with human interest.

Read This Liberal Offer

Fill in this Coupon To-day

HUMAN LIFE PUBLISHING CO.

959 Broad Street, Boston, Mass.

Enclosed find four thousand stamps, ten cents, for which send HUMAN LIFE for three months, commencing with the Christmas number. We will also send the Ellen Hubbard number extra to all who order at once.

NAME

P.O. BOX 1376

TOWN or CITY

STATE

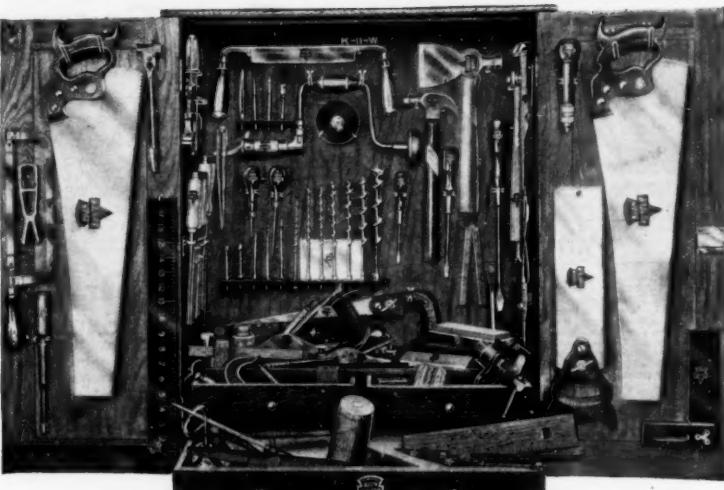
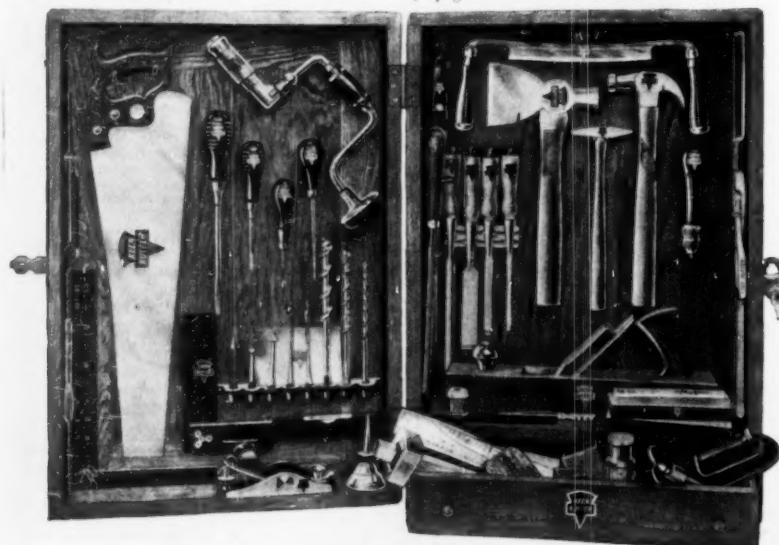
Defaulted Bonds.

Inactive securities. Unquotable Rail-road stocks bought and sold. R. M. SMYTHE, Room 452, Produce Exchange, New York. Established 1888.

The
Only
Line of
High Grade
Tools
Under One
Name and



\$27.50



\$50.00

KEEN KUTTER Tool Cabinets represent the only complete line of tools distinguished by one trade mark. In a KEEN KUTTER Tool Cabinet every tool is guaranteed absolutely perfect by the largest Hardware House in the world, with a reputation of half a century to substantiate every claim made.

Every tool in a KEEN KUTTER Tool Cabinet is selected for its *utility*. You do not pay for one idle tool, and all, from the smallest to the largest, have been subjected to every known tool test to prove their perfection. No cheap tools ever go in a KEEN KUTTER Tool Cabinet.

For the home there is nothing that is so useful—so convenient as a

KEEN KUTTER

Tool Cabinet

For every place where tools are required there is nothing that meets every emergency with such surety.

The Cabinets here illustrated are but two of many sizes, each complete for the purpose intended.

You must know about KEEN KUTTER Tool Cabinets. Send for our handsomely illustrated free Catalog showing our complete line of KEEN KUTTER Cabinets; then select the Cabinet containing the assortment of tools you want and your dealer will supply you. If not, write us and give us your dealer's name.

This booklet contains Cabinets from \$8.50 to \$50.00, according to assortment of tools. *A postal will bring it.*

Simmons Hardware Company
St. Louis and New York, U. S. A.

THE SATURDAY EVENING POST

Copyright, 1906, by THE CURTIS PUBLISHING COMPANY. **Founded A.D. 1728 by Benj. Franklin** Entered at the Philadelphia Post-Office in the United States and Great Britain as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 179

PHILADELPHIA, NOVEMBER 24, 1906

Number 21

THE SLIM PRINCESS

BY GEORGE ADE

Copyright, 1906, by George Ade. Copyright in Great Britain. All rights reserved.



The Donovan Tactics Worked Out with Shameful Ease

MOROVENIA is a state in which both the mosque and the motor-car now occur in the same landscape. It started out to be Turkish, and later decided to be European.

The Mohammedan sanctuaries with their hideous stencil decorations and bulbous domes are jostled by many new shops with blinking fronts and German merchandise. The orthodox turn their faces toward Mecca while the enlightened dream of a journey to Paris. Men of title lately have made the pleasing discovery that they may drink champagne and still be good Mussulmans. The red slipper has been succeeded by the tan gaiter. The voluminous breeches now acknowledge the superior graces of intimate English trousers. Frock coats are more conventional than beaded jackets. The fez alone remains as an insignia of the old faith and hereditary devotion to the Sick Man.

The generation of males which has been extricating itself from the shackles of Orientalism has not devoted much worry to the Condition of Woman. In Morovenia woman is still unliberated. She does not dine at a palm-garden, or hop into a victoria on Thursday afternoon to go to the meeting of a club organized to propagate cults. If she met a cult face to face she would not recognize it. And little does she suspect, as she sits in her prison apartment, peeping out through the lattice at the monotonous drift of the street life, that her sisters in far-away Michigan are organizing and raising missionary funds in her behalf. She does not read the dressmaking periodicals. She never heard of the Wednesday matinée. When she takes the air she rides in a carriage that has a sheltering hood, and she is veiled up to the eyes, and she must never lean out to wiggle her little finger-tips at men lolling in front of the cafés. She must not see the men. She may look at them, but she must not see them. No wonder the sisters in Michigan are organizing to batter down the walls of tradition, and bring to her the more recent privileges of her sex!

Two years ago, when this story had its real beginning, the social status of woman in Morovenia was not greatly different from what it is to-day, or what it was two centuries ago. Woman had two important duties assigned to her. One was to hide herself from the gaze of the multitude, and the other was to be beautiful—that is, fat. A woman who was plump, or buxom, or chubby might be classed as passably attractive, but only the fat women were irresistible. A woman weighing two hundred pounds was only two-thirds as beautiful as one weighing three hundred. Those grading below one hundred and fifty were verging upon the impossible.

II

BECAUSE of the fashionableness of fat, Count Selim Malagaski, governor-general of Morovenia, was most unhappy. He had two daughters. One was fat. One was thin. To be more explicit, one was gloriously fat and the other was distressingly thin. Several of the younger men in official circles, who had seen Jeneka at a distance, when she waddled to her carriage or turned sideways to enter a shop-door, had written verses about her in which they compared her to the blushing pomegranate, the ripe melon, the luscious grape, and other vegetable luxuries more or less globular in form.

No one had dedicated any verses to Kalora. Kalora was the elder of the two. She had come to the alarming age of nineteen without having an offer of any kind.

In court circles, where there is much time for idle gossip, the most intimate secrets of an important household are often bandied about when the black coffee is being served. The marriageable young men of Morovenia had learned of the calamity in Count Malagaski's family. They knew that Kalora weighed less than one hundred and twenty pounds. She was tall, lithe, slender, sinuous, willowy, hideous. The fact that poor old Count Malagaski had made many unsuccessful attempts to fatten her was a stock subject for jokes of an unrefined and Turkish character.

Whereas Jeneka would recline for hours at a time on a shaded veranda, munching sugary confections that were loaded with nutritious nuts, Kalora showed a far-western

preference for pickles and olives, and had been detected several times in the act of bribing servants to bring this contraband food into the harem. Worse still, she insisted upon taking exercise. She loved to play romping games within the high walls of the inclosure where she and the other female attachés of the royal household were kept penned up. Her father coaxed, pleaded and even threatened, but she refused to lead the indolent life prescribed by custom; she scorned the sweet and heavy foods which would enable her to expand into loveliness; she persistently declined to be fat.

Kalora's education was being directed by a superannuated old professor named Popova. He was so antique and book-wormy that none of the usual objections urged against the male sex seemed to hold good in his case, and he had the free run of the palace. Count Selim Malagaski trusted him implicitly. Popova frowned upon the Governor-General, and seemed slavish in his devotion. Secretly and stealthily he was working out a frightful vengeance upon his patron. Twenty years before, Count Selim, in a moment of anger, had called Popova a "Christian dog."

In Morovenia it is flattery to call a man a "liar." It is just the same as saying to him: "You belong in the diplomatic corps." It is no disgrace to be branded as a thief, because all business transactions are saturated with treachery. But to call another a "Christian dog" is the deadliest of all insults. Popova writhed in spirit when he was called "Christian," but he covered his wrath and remained in the nobleman's service and waited for his revenge. And now he was sacrificing the innocent Kalora in order to punish the father. He said to himself: "If she does not fatten, then her father's heart will be broken, and he will suffer even as I have suffered from being called Christian."

It was Popova who, by guarded methods, encouraged her to violent exercise, whereby she became as hard and trim as an antelope. He continued to supply her with all kinds of sour and biting foods and sharp mineral waters, which are the sworn enemies of adipose tissue. And now that she was nineteen, almost at the further boundary of the marrying age, and slimmer than ever before, he rejoiced greatly, for he had accomplished his deep and malign purpose, and laid a heavy burden of sorrow upon Count Selim Malagaski.

III

IF THE father was worried over the situation, the younger sister, Jeneka, was well-nigh distracted, for she could not hope to marry until Kalora had been properly mated and sent away.

In Morovenia there is a very strict law intended to eliminate the spinster from the social horizon. It is a law born of craft and inspired by foresight. The daughters of a household must be married off in the order of their nativity. The younger sister dare not contemplate matrimony until the elder sister has been led to the altar. It is impossible for a young and attractive girl to make a desirable match leaving a maiden sister marooned in the market. She must cooperate with her parents and with the elder sister to clear the way. In Morovenia the discreet marrying age is about sixteen. Jeneka was eighteen—still young enough and of a most ravishing weight, but the slim princess stood as slight, yet seemingly insurmountable, barrier between her and all hopes of conventional happiness.

Count Malagaski did not know that the shameful fact of Kalora's thinness was being whispered among the young men of Morovenia. When the daughters were out for their daily carriage-ride both wore flowing robes. In the case of Kalora, these voluminous garments were intended to conceal the absence of noble dimensions.

It is not good form in Morovenia for a husband or father to discuss his home-life, or show enthusiasm on the subject of mere woman, but the Count, prompted by a fretful desire to dispose of his rapidly-maturing offspring, often remarked to the high-born young gentlemen of his acquaintance that Kalora was a most remarkable girl and one

possessed of many charms, leaving them to infer, if they cared to do so, that possibly she weighed at least one hundred and eighty pounds. These casual comments did not seem to arouse any burning curiosity among the young men, and up to the day of Kalora's nineteenth anniversary they had not had the effect of bringing to the father any of those guarded inquiries which, under the Oriental custom, are always preliminary to an actual proposal of marriage.

Count Selim Malagaski had a double reason for wishing to see Kalora married. While she remained at home he knew that he would be second in authority. There is an Occidental misapprehension to the effect that every woman beyond the borders of the Levant is a languorous and waxen lily, floating in a milk-warm pool of idleness. It is true that the women of a household live in certain apartments set aside as a "harem." But "harem" literally means "forbidden"—that is, forbidden to the public, nothing more. Every villa at Newport has a "harem."

The women of Morovenia do not pour tea for men every afternoon, and they are kept well under cover, but they are not slaves. They do not inherit a nominal authority, but very often they assume a real authority. In the United States, women cannot sail a boat, and yet they direct the cruise of the yacht. Railway presidents cannot vote in the Senate, and yet they always know how the votes are going to be cast. And in Morovenia, many a clever woman, deprived of specified and legal rights, has learned to rule man by those tactful methods which are in such general use that they need not be dwelt upon at this time.

Kalora had a way of getting around her father. After she had defied him and put him into a stewing rage, she would smooth him the right way and, with teasing little cajoleries, nurse him back to a pleasant humor. He would find himself once more at the starting-place of the controversy, his stern commands unheeded, and the disobedient daughter laughing into his very face.

Thus, while he was ashamed of her physical imperfections, he admired her cleverness. Often he said to Popova: "I tell you, she might make some man a sprightly and entertaining companion, even if she is slender."

Whereupon the crafty Popova would reply: "Be patient, your Excellency. We shall yet have her as round as a dumpling."

And all the time he was keeping her trained as fine as the proverbial fiddle.

IV

THE Governor-General thought he saw a way out. He would give a garden-party in honor of Mr. Rawley Plumston, the British Consul. Of course, he would have to invite Mrs. Plumston and then out of deference to European custom, he would have his two daughters present. Possibly some of the cautious young noblemen would talk with Kalora, and finding her bright-eyed, witty, ready in conversation and with enthusiasm for big and masculine undertakings, they would be attracted to her, notwithstanding her shortage in avoirdupois. At the same time, the father decided that there was no occasion boldly to advertise this shortage. Even at a garden-party, where the guests of honor are two English subjects, the young women would be required to veil themselves up to the nose-tips and hide themselves within a veritable cocoon of soft garments.

On the morning of the day set apart for the début of Kalora, Count Selim went to her apartments, and, with a rather shame-faced reluctance, gave his directions.

"Kalora, I have done all for you that any father could do for a beloved child and you are still thin," he began.

"Slender," she corrected.

"Thin," he repeated. "Thin as a crane—a mere shadow of a girl—and, what is more deplorable, apparently indifferent to the sorrow that you are causing those most interested in your welfare."

"I am not indifferent, father," she insisted. "If, by merely wishing, I could be fat, I would make myself the shape of the French balloon that floated over Morovenia last week. I would be so roly-poly that, when it came time for me to go and meet our guests this afternoon, I would roll into their presence as if I were a tennis-ball."

"Why should you know anything about tennis-balls? You, of all the young women in Morovenia, seem to be the only one with a fondness for athletics. I have heard that in Great Britain, where the women ride and play rude, manly games, there has been developed a breed as hard as flint—Allah preserve me from such women!"

"Father, you are leading up to something. What is it you wish to say?"

"This. You have persistently disobeyed me and made me very unhappy, but to-day I must ask you to respect

my wishes. Do not proclaim to our guests the awful truth regarding your deficiency."

"Good!" she exclaimed gayly. "I shall wear a robe the size of an Arabian tent, and I shall surround myself with soft pillows, and I shall wheeze when I breathe and—who knows?—perhaps some dark-eyed young man worth a million piasters will be deceived, and will come to you to-morrow, and buy me—buy me at so much a pound." And she shrieked with laughter.

"Stop!" commanded her father. "You refuse to take me seriously, but I am in earnest. Do not humiliate me in the presence of my friends this afternoon."

Then he hurried away before she had time to make further sport of him.

To Count Selim Malagaski this garden-party was a desperate experiment. To Kalora it was a lark. From the pure fun of the thing, she obeyed her father. She wore four heavily quilted and padded gowns, one above another, and when she and Jeneka were summoned from their apartments and went out to meet the company under the trees they were almost like twins and both ducklike in general outlines.

First they met Mrs. Rawley Plumston, a very tall, bony and dignified woman in gray, wearing a most flowery hat.

She was trying to be at her ease, and all the time she knew that every young man present was staring at her out of the corner of his eye.

Mrs. Plumston, although very tall and evidently of brawny strength, had a twittering little voice and a most sweet and confiding manner. She was immensely interested in the daughter of the Governor-General. To meet a young girl who had spent her life within the mysterious shadows of an Oriental household gave her a tingling interest, the same as reading a forbidden book. She readily won the confidence of Kalora, and Kalora, being most ingenuous and not educated to the wiles of the drawing-room, spoke her thoughts with the utmost candor.

"I like you," she said to Mrs. Plumston, "and, oh, how I envy you! You go to balls and dinners and the theatre, don't you?"

"Alas, yes, and you escape them! How I envy you!"

"Your husband is a very handsome man. Do you love him?"

"I tolerate him."

"Does he ever scold you for being thin?"

"Does he what?"

"Is he ever angry with you because you are not big and plump and—pulpy?"

"Heavens, no! If my husband has any private convictions regarding my personal appearance, he has sense enough to keep them to himself. If he isn't satisfied with me, he should be. I have been working for years to save myself from becoming fat and plump and—pulpy."

"Then you don't think fat women are beautiful?"

"My child, in all enlightened countries adipose is woman's worst enemy. If I were a fat woman, and a man said that he loved me, I should know that he was after my bank-account. Take my advice, my dear young lady, and bant."

"Bant?"

"Reduce. Make yourself slender. You have beautiful eyes, beautiful hair, a perfect complexion, and with a trim figure you would be simply incomparable."

Kalora listened, trembling with surprise and pleasure. Then she leaned over and took the hand of the gracious English woman.

"I have a confession to make," she said in a whisper. "I am not fat—I am slim—quite slim."

And then, at that moment, something happened to make this whole story worth telling. It was a little something, but it was the beginning of many strange experiences, for it broke up the wonderful garden-party in the grounds of the Governor-General, and it gave Morovenia something to talk about for many weeks to come. It all came about as follows:

Count Malagaski had provided a diversion for his guests. A company of Egyptian acrobats, on their way from Constantinople to Paris, had been intercepted, and were to give an exhibition of leaping and pyramid-building at one end of the garden. While Kalora was chatting with Mrs. Plumston, the acrobats had entered and, throwing off their yellow-and-black striped gowns, were preparing for the feats. Four devil-may-care young bachelors stood a few paces away from Kalora discussing her problematical charms.

"She seems rather attractive," said one.

"What you see is all shell," replied another.

"Do you really think so?"

"I can easily prove it, if you will do as I tell you."

"Do you mean that you are going to weigh her?"

"I mean that we shall lift her and find out for ourselves."

A few moments later the four conspirators advanced in a half-careless, sauntering manner to where the two women sat under the sheltering tree, intent upon their confidential chat.

"Pardon me, Mrs. Plumston, but the acrobats are about to begin," said one of the young men, touching the fez with his forefinger.

"Oh, really?" she exclaimed, looking up. "We must see them."

"You must face the other way," said the young man. "They are at the east end of the garden. Permit us."

Whereupon the young man who had spoken and a companion who stood at his side very gently picked up Mrs. Plumston's big basket-chair between them and carried it around to the other side of the tree. And the two young men who had been waiting just behind picked up Kalora's chair and carried her to the other side of the tree, and put her down alongside of the consul's wife.

Did they carry her? No, they dandled her. She was as light as a feather for these two young giants of the military. They made a palpable show of the ridiculous ease with which they could lift their burden. It may have been a forward thing to do, but they had done it with courtesy and politeness, and the consul's wife, instead of



Slim Beyond All Curing

being annoyed, was pleased and smiling over the very pretty little attention, for she could not know at the moment that the whole manoeuvre grew out of a wager and was part of a detestable plan to find out the actual weight of the Governor-General's elder daughter.

If Mrs. Plumston did not understand, Count Selim Malagaski understood. So did all the young men who were watching the pantomime performance. And Kalora understood. First, when she looked up and saw the lurking smiles on the faces of the two gallants who were carrying her, and later when the tittering became louder and some of the young men laughed aloud.

She leaped from her chair and turned upon her two tormentors.

"How dare you?" she exclaimed. "You are making sport of me in the presence of my father's guests! You have a contempt for me because I am ugly. You mock at me in private because you hear that I am thin. You wish to learn the truth about me. Well, I will tell you. I am thin. I weigh one hundred and eighteen pounds."

She was speaking loudly and defiantly, and all the young men were backing away, dismayed at the outbreak. Her father elbowed his way among them, white with terror, and attempted to pacify her.

"Be still, my child!" he commanded. "You don't know what you are saying!"

"Yes, I do know what I am saying!" she persisted, her voice rising shrilly. "Do they wish to know about me? Must they know the truth? Then look! Look!"

With sweeping outward gestures she threw off the soft quilted robes gathered about her, tore away the veil and stood before them in a white gown that fairly revealed every modified in and out of her figure.

What ensued? Is it necessary to tell? The costume in which she stood forth was no more startling or immodest than the simple gown which the American high-school girl wears on her commencement day, and it was decidedly more ample than the sum of all the garments worn at important social gatherings in more civilized communities. Nevertheless, the company stood aghast. They were doubly horrified—first, at the effrontery of the girl, and second, at the revelation of her real person, for they saw that she was doomed, helpless, bereft of hope, slim beyond all curing.

v

KALORA was alone.

After putting the company to consternation she had flung herself defiantly back into the chair and directed a most contemptuous gaze at all the desirable young men of her native land. The Governor-General made a choking attempt to apologize and explain, and then, groping for an excuse to send the people away, suggested that the company inspect the new stables. The acrobats were dismissed. The guests went rapidly to an inspection of the carriages and horses. They were glad to escape. Jeneka, crushed in spirit and shamed at the brazen performance of her sister, began a plaintive conjecture as to "what people would say," when Kalora turned upon her such a tigerish glance that she fairly ran for her apartment, although she was too corpulent for actual sprinting. Mrs. Plumston remained behind as the only comforter.

"It was a most contemptible proceeding, my child. When they lifted us and carried us to the other side of the tree I thought it was rather nice of them; something on the order of the old Walter Raleigh days of chivalry, and all that. And just think! The beasts did it to find out whether or not you were really plump and heavy. It's a most extraordinary incident."

"I wouldn't marry one of them now, not if he begged and my father commanded!" said Kalora bitterly. "And poor Jeneka! This takes away her last chance. Until I am married she cannot marry, and after to-day not even a blind man would choose me."

"For goodness' sake, don't worry! You tell me you are nineteen. No woman need feel discouraged until she is about thirty-five. You have sixteen years ahead of you."

"Not in Morovenia."

"Why remain in Morovenia?"

"We are not permitted to travel."

"Perhaps, after what happened to-day, your father will be glad to let you travel," said Mrs. Plumston with a significant little nod and a wise squint. "Don't you generally succeed in having your own way with him?"

"Oh, to travel—to travel!" exclaimed Kalora, clasping her hands.

"Do it, my dear, and take my word for it, the moment you leave Morovenia you will be a very beautiful girl; not a merely attractive young person, but what we would call at home a radiant beauty—the Oriental type, you know. And, as a personal favor to me, don't be fat."

"No fear of that," said the girl with a melancholy attempt at a smile. "But you must go and join the others. Do, please. I am now in disgrace, and you may compromise your social standing in Morovenia if you remain here and talk to me."

were reefed up from a pair of saddle-brown shoes, and the silk band around his small straw hat was tricolored. In his hand was a paper-covered book. Swung over his shoulder was a camera in a leather case. He sat there on top of the high wall and gazed at Kalora with a grinning interest, and she, forgetting that she was unveiled and clad only in the simple garments which had horrified the best people of Morovenia, gazed back at him, for he was the first of the kind she had seen.

"What are you doing here?" she asked wonderingly.

"I am looking for the show," he replied. "They told me down at the hotel that a very hot bunch of acrobats were doing a few stunts down here this afternoon, and I thought I'd break in if I could. Wanted to get some pictures of them."

"Were you invited?"

"No, but that doesn't make any difference. In Cairo I went to a native wedding every day. If I passed a house where there was a wedding being pulled off, I simply went inside and mingled. They never put me out—seemed to enjoy having me there. I suppose they thought it was the American custom for outsiders to ring in at a wedding."

"You said American, didn't you? Are you from America?"

"Do I look like a Scandinavian? I am from the grand old commonwealth of Pennsylvania. Did you ever hear of the town of Bessemer?"

"I'm afraid not."

"Did you ever hear of the Pike family that robbed all the orphans, tore down the starry banner, walked on the humble working-girl and gave the double cross to the common people? Did you?"

"Dear me, no," she replied, following him vaguely.

"Well, I am Alexander H., of the tribe of Pike, and I have two reasons for being in your beautiful little city. One is Federal grand jury and the other is ten-cent magazine. You know, our folks are sinfully rich. About four years ago I came in for most of the guv'nor's coin, and in trying to keep up the traditions of the family, I have made myself unpopular, but I didn't know how unpopular I really was until I got this magazine from home this morning." And he held up the paper-covered book, which had a rainbow cover. "They have been writing up a few of us captains of industry, and they have said everything about me that they could say without having the thing barred out of the mails. I notice that you speak our kind of talk fairly well, but I think I can take you by the hand and show you a lot of new and beautiful English language. I will read this to you."

Before she could warn him, or do anything except let out a horrified "Oh-h!" he had leaped lightly from his high perch and was standing in front of her.

"I'm afraid you don't understand," she said, rising and taking a frightened survey of the garden, to be sure that no one was watching. "Strangers are not permitted in here. That is, men, and more especially—ah—Christians."

"I'm not a Christian, and I can prove it by this magazine. I am an octopus, and a viper, and a vampire, and a man-eating shark. I am what you might call a composite zoo. If you want to get a line on me just read this article on 'The Shameless Brigand of Bessemer,' and you will certainly find out that I am a nice young fellow."

Kalora had studied English for years and thought she knew it, and yet she found it difficult fully to comprehend all the figurative phrases of this pleasing young stranger.

"Do I understand that you are traveling abroad because of your unpopularity at home?" she asked.

"I am waiting for things to cool down. As soon as the muck-rakers wear out their rakes, and the great American public finds some other kind of hysterics to keep it worked up to a proper temperature, I shall mosey back and resume business at the old stand. But why tell you the story of my life? Play fair now, and tell me a lot about yourself. Where am I?"

"You are here in my father's private garden, where you have no right to be."

"And father?"

"Is Count Selim Malagaski, Governor-General of Morovenia?"

"Wow! And you?"

"I am his daughter."

"The daughter of all that must be something. Have you a title?"

"I am called Princess."

"Can you beat that? Climb up a wall to see some A-rabs perform, and find a real, sure-enough princess, and likewise, if you don't mind my saying so, a pippin."

(Continued on Page 209)



"Did You Ever Hear of the Pike Family, that Gave the Double Cross to the Common People?"



The Camera Following Like the Tail of a Comet

HOW I LOST MY SAVINGS

Real Stories by Our Readers, Telling How They Made, Saved and Lost Money



A Double-Decker

"GENTLEMEN," said an instructor of book-agents in New York, "whatever town you are working in, whatever wares you are peddling, be sure to call first on the ministers. They are the easiest to reach of any class of men I am acquainted with." And pity 'tis 'tis true. I am under the impression that nine-tenths of the ministers themselves would concur with the instructor in his verdict. Insurance investigations, the explosion of get-rich-quick schemes, Cassie Chadwick trials, slumps in bogus mining stocks, and other kindred revelations of the erring state of our humanity, expose the fact that the minister is easily caught in the toils of the parasite. The rough knave and the smooth, the ignorant rascal and the cultured, the poor widow with son in trouble, and the drunkard who intends to reform—they all make for the dominie. By the time a man has been ten years in the ministry it is dollars to doughnuts he can recall many instances where some scoundrel with a plausible story inserted a wedge between him and his meagre savings.

It is only fair to add, however, that all is not shade. The minister can recall instances where his philanthropy not only secured for him, he humbly trusts, credit marks against the day of all revelations, but also brought him good returns in this world; instances which keep his faith in men fresh and green, and which make him willing to be duped occasionally for the opportunity of assisting some poor wretch who lies wounded on the road that leads from Jerusalem to Jericho—always with the hope, of course, that the man, having been brought back to life, may develop into a Good Samaritan.

This leads me to record two episodes in my own career, which I think are fairly typical of the lights and shadows, the joy and pain, the worthiness and unworthiness of the average minister's experience with his needy brethren.

A few weeks ago a man drove up to the door of my parsonage in a buggy. He was dressed as a farmer should be at that hour of the day. His overalls and shoes showed unmistakable signs of a morning's fall ploughing. He told his story in straightforward fashion:

A week before his visit to me he had brought his family from Canada, having purchased a farm near a village some five miles away. He had also bought the implements from the man who worked the farm that year on shares. This was on Friday. In the bargain it had been agreed that the implements should be paid for on the following Tuesday when the Canadian's brother, who owned the adjoining farm, would return from a visit to the Toronto Fair, and advance the money. But the man from whom the purchase was made had fallen into difficulties which necessitated his leaving the neighborhood that day. If the Canadian paid for the tools that afternoon he could have them for a hundred dollars, the original demand being one hundred and fifty.

This was my visitor's proposition: He had fifty-eight dollars, which he was careful to show me. Would I lend him the necessary forty-two? He had two letters of introduction, one from the pastor of a Baptist church in a Canadian village, the other from the Sunday-school superintendent. As I was the nearest minister of the denomination he had called on me to assist him, but he requested me to call up the pastor of the Methodist church of that

township who knew of his purchases and who stood ready to corroborate his story. He informed me that the telephone number was 100 D. I called it and was satisfied.

The upshot of it was that I loaned the man forty-two dollars and have never seen him since. Investigation showed that he had not purchased a farm, that his supposed brother knew nothing about him, and that 100 D was the telephone number of an apple-warehouse whose owner was that day away. The man who answered my call was evidently my visitor's partner.

The other story has a different ending. On Christmas Eve of last year a man presented himself at the door of the parsonage, accompanied by a young woman. They wished to be married. My wife and myself had immediate visions of a five-dollar bill with which she could purchase a few more presents, but, before I performed the ceremony, the stranger related a tale that shattered our prospects. When their engagement was entered upon they had intended to be married in March of the coming year. But the young woman lived with her stepmother, who made life an unmitigated torture for her, and who had that evening driven her from the house with the wish that she would never return. The only thing for them to do was

to get married and move to New Jersey, where a good position awaited the man. Would I marry them for nothing and lend him ten dollars?

I took the young woman into my study and closely questioned her. She was of age and was determined to leave home. She showed me a bruise on her arm, the work of her stepmother. I married them, advanced the man ten dollars, and presented the girl with a seventy-five-cent certificate.

The weeks passed into months with no news of the borrower, but, during the last week in July, I received a letter which I show with pride to my friends. It was from the young man I had assisted. It told of weeks of sickness, of a complete recovery, and the obtaining of a position that exceeded all his expectations. With the letter was a photograph of himself and wife, also two checks—one for ten dollars, the return of my loan, the other for twenty-five dollars, my fee for marrying them. As the checks came the week previous to my departure on vacation I can honestly say that it was the most acceptable thirty-five dollars I ever received. —G. L.

A Little Matter of Trust

IN THE spring of 1900, having accumulated about \$300, I conceived the idea of purchasing a suburban home on the easy-payment plan. Happening upon a property which suited me, I leased it for a year, with the option of purchasing at the end of any month upon the payment of a moderate sum and the signing of notes for the balance.

Shortly afterward I took advantage of my option to buy. Before the papers were passed, however, the seller was accidentally killed, and the matter was thrown in the hands of an administrator. When arrangements were finally made for the passing of the papers, I found that the property, just prior to my possession, had had a three-year mortgage for some \$2000 placed thereon, and the proposition was that I assume this first trust and give my monthly notes and a second deed of trust for the balance due. This I did.

Shortly before the first trust became due I was given a tip that the mortgage was not to be renewed—that it had never been intended to renew it. My efforts to obtain a loan to substitute for the first trust were met by the refusal of the administrator and his dictum that any substitution must be made as a second trust, thus making his trust the first.

About this time I learned that the administrator and the first trust man were together in working a scheme under which, knowing of my inability at such short notice to obtain any loan to meet the conditions, they planned to step in, and, by means of foreclosure proceedings through a third party, bid in the property at about the indebtedness thereon, dividing the profits of a future sale. My equity would thus be wiped out.

As my time for action was very limited I made every possible effort to dispose of the property, and at the last moment succeeded in finding a cash-purchaser who bought the property at his own figure, so that, though I lost the major part of my equity, I had the satisfaction of checking two rascals.

My lesson learned from this is that when purchasing a property on easy terms, assuming a first trust already thereon, and giving a second trust for the balance, one should see that the first trust outruns the second trust, or else that it has a specific provision for its renewal if desired. Otherwise, if the parties concerned are unscrupulous, the same trouble that I experienced may be encountered. I also found that suburban property is not, as a rule, advantageous for a rush sale. —B. P. L.

Too Many Mines

AT THE age of twenty-eight I found myself blessed with \$3000, which at interest brought \$150 a year. A bright inspiration seized me mightily—I must get married. This I did, and still found \$3000 intact, for gifts were so generous that the little home was furnished with no expense to us.

Then a mining boom struck the country and struck it tremendously hard. I took a little bite of one promising stock and won; bought another, won again. Then I telephoned a person about a stock he could buy and make money. He said: "Get me some." I did, and \$125 was made at a total cost of thirty cents for telephoning.

After that I got the fever for quick riches. I bought three thousand shares of mining stock at forty-seven cents, and, before I paid one cent, the stock was at seventy-five cents, making a gain, without expenditure, of \$840.

What young man in a small town could resist such intoxication? I saw unbounded riches in my grasp.

Soon I possessed 60,000 shares of stock, which was selling at twenty-five cents, and the directors said it would go to one dollar inside of the next three months. I would have believed anything, and so believed that. I bought many thousands of other shares, sold and made money, but always reinvested. They all do!

I then went to the mines, saw the gold veins, saw the miners, heard their stories, and, in one instance,



100 D was the Telephone Number of an Apple-Warehouse

heard the mine-manager say that his company were going to make their first mill-run a success, even if they had to drop gold dollars on the plates. I would not have taken \$100,000 for my chances of a great fortune. I had it in my grasp.

A mining lawsuit at this time cost me \$600. I lost, of course, but —

Mining stocks began to droop; in fact, got very sick—and so did I. My gains began to disappear very rapidly, and, as my shares were purchased on margin, the brokers called for remargins, and as the stocks went lower and lower my profits disappeared entirely. I made the losses good to the brokers; then the stocks faded out of sight, and the result was that, after ten years of speculation, I found that I had lost all the earnings of seventeen years and that I was indebted to the banks for \$5000.

Besides the loss of all my cash, I find I have lost my former energy for business, for it is a poor incentive to have the paying of a loss of \$5000; but I have two other incentives—a couple of mischievous little chaps, and I am hoping that the Great Provider of all good things will give me enough backbone to face the whole thing manfully and make the wheels go round. Out West I found that many a mine is—a hole with a man-who-does-not-love-the-truth on top.

—X.

A Little Knowledge

AM a traveling salesman, and having been on the road a few years I have managed to take care of a family and also save some three thousand dollars. My wife had been anxious for me to give up the road so that I could help in the education and bringing up of my children; so, when a friend (having heard of my wife's desires and ambition) approached me on the subject of going into a business that he "knew all about," I quickly entered a partnership, and was soon part-owner of a restaurant business to which my friend and I had each contributed three thousand dollars.

The object of this story will not be enhanced by a recital of our trials, tribulations and vicissitudes. Suffice it to say that at the expiration of exactly five months we were cleaned out of every dollar, but got away with our names, as all our obligations were met.

My lack of knowledge of the business and my partner's "knowledge" of it was the reason I lost my savings. I am again "on the road." I have a partner who knows thoroughly all about the manufacturing branch of our business; I know the selling branch of it, and we each know both branches—so we are on the way to make success. "Don't invest your money in a venture of which you know nothing and your partner knows it all." —H. S.

When Cotton was Tyrant

DO you ever experience the choking sensation caused by the sudden realization that your savings from years of hard work had dissolved partnership with you—that the bank-account in which you took such a silent pride had vanished as a dream of fortune and left you without a penny in the world? If not, you have missed nothing that you need regret.

One day in September a friend, in whose judgment I had a great deal of confidence, said to me:

"March cotton will surely go to fifteen cents."

Somehow this remark stuck in my mind, and all during the day I'd catch myself thinking about March cotton going to fifteen cents. Although I had never played the market and knew very little about cotton, I knew enough about it to know that, if his prediction was right, the money I had would put me on "Easy Street" for a good long time if I bought futures with it.

A few days later I saw my friend again, and, when he had explained matters in detail, the proposition looked so good that I decided to put all I had on March cotton, which was then at nine cents. "You can't lose if you keep your eyes open," he assured me, and it looked very much that way, for the price climbed steadily with never a drop.

Higher and higher rose my spirits as the price advanced, and I thought of many things that I would do with "so much money." With my three thousand dollars (every cent I possessed) I had bought and margined a thousand bales, and, if the market

did go to fifteen cents, the speculation would return me something like \$30,000, less the broker's commission.

To twelve it climbed; then, with the intermediate fractions, to thirteen, then fourteen, and at last to fifteen cents.

No sooner had that report come than my telephone rang.

"It's up to fifteen, and you'd better turn loose," said my friend.

"No," I answered; "I'm going to hold on for fifteen and a half, and it will be there before to-morrow night."

"All right," he said; "I hope you'll make it, but, if I was in, I'd turn loose now."

Next day the market opened at 15½ and by noon had gone to 15½. I telephoned my brokers to sell at 15½ and waited impatiently. Fifteen and three-eighths—it was bound to go!

Then came the last cotton report that ever interested me in the least. My head swam, a great lump rose in my throat, and I sat down sick at heart and penniless. The bottom had fallen out, and March cotton stood at eight cents!

—J. M. S.



A Business that He
Knew All About

Little Genevieve

MY WIFE is a woman of ideas, and I am always surprised if, when I get home from my day's work, she does not greet me with a detailed account of some new scheme for accomplishing something which she or I, or both of us, want very much to bring about. Our honeymoon was scarcely over when, one day, she told me that she had thought of a plan by which we should become rich beyond the dreams of avarice within the course of a few years. It was very simple, and was merely that both of us should put every coin we received bearing the date 1888 into a small canvas bag which she had obtained for that purpose.

I assented to the plan, and I must give Alice credit for it being a good one. I must also admit, however, that I hated to do my duty when, in counting the contents of my pay-envelope, the second or third week after the adoption of this get-rich-quick scheme, I discovered that a ten-dollar gold piece bore the fatal numerals.

In the course of time the little canvas bag grew plumper and plumper, and it was necessary to substitute one of greater capacity. Our little hoard grew and grew, until, one day, we counted three hundred odd dollars in small change with here and there a coin of larger denomination.

One bleak day last winter I beheld a ragged-looking little girl standing shivering on the street corner. My heart was touched. I questioned the poor child, and soon learned that she was an orphan, homeless and friendless, alone in the great city.

I took the child home with me, and Alice's tender heart went out to her. She was to stay with us until we could find a home for her where she would be well treated and respectably raised. After she had been with us a while Alice decided to keep the girl herself, for she was a gentle, industrious child and made herself useful and agreeable to us both.

Now, Alice was so proud of the success of her savings-scheme that she lost no opportunity to talk about it, and, before Genevieve had been with us long, she was provided with a canvas bag and started on the road to wealth and fortune by the 1888 route. The child took up the plan eagerly, and her nickels and dimes soon began to assume considerable proportions.

My wife always kept our modest hoard in the drawer of her dressing-table, and one night she forgot herself and failed to lock the drawer. Right there was where the cat got out of the bag.

Next day Genevieve was gone; so were our savings, and in their place was the following note:

Deer Missis: — I've been in de bisnis meny moons but youse is de easiest ever I wus up agenst. That 1888 bisnis is a good gag.

Yours truly, JEN.

And that is the simple story of the loss of our savings.

—C. M.

Too Many Muck-rakers

THREE years ago I was induced to take a district agency in a well-known life insurance company. To do this I left a good position. The first year was very



encouraging in results and more so in prospects. With the second year came the trouble that brought about the investigation of the New York and other companies. My company had, and still has, a very good reputation, and I was encouraged to believe that I could get at least as much business as I had the previous year.

In the southern portion of my State, where the territory had been steadily worked for many years, the agents were able to hold their own, but I had been somewhat of a missionary in my district. The companies under investigation had a preponderance of the insurance in force, and the people condemned all companies indiscriminately. Some months I did not sell one policy. Insured for several thousand dollars myself, I borrowed on my policies and hung on. I did not give up until I had spent all my own money and borrowed what I could. This year I have had to let most of the policies go.

—F. H. D.

The Teacher's Mite

THIRTY years in teaching, at an annual average salary of about one thousand dollars, had enabled me to save sufficient money to make a real-estate investment in one of the suburbs of a large Western city. I held the property twenty years, and, out of my salary, paid taxes and assessments for park, sewer, and street improvements. A good turn of fortune's wheel brought my property to the front, and I sold, for twelve thousand dollars, what had cost me, at first, a little more than two thousand.

Fortune and misfortune, however, often walk hand in hand. Suddenly I was taken ill, and was unable to attend to the transfer of the property in person. In trusting the business to a collector connected with a prominent firm, I instructed him to collect one-third of the selling-price in cash and take notes secured by mortgage for the balance. The deed of the land was duly executed by me and returned to my collector, who, instead of sending me a draft for the money collected, less his fee, retained the entire sum together with the notes and mortgage.

After much delay and many promises unkept, the collector was forced to surrender the papers, but my four thousand dollars paid some other Paul to whom I stood as robbed Peter.

—S. T.

The Lady and the Diamonds

LADY TEMPORARILY EMBARRASSED wants loan \$300 until Oct. 1st; pay back \$400 for privacy; security \$800. Address A 102.

I SAW this advertisement in a Sunday paper and answered it through curiosity. In reply a beautiful woman called who told of pressing debts, an annuity due

October 1, and a dread of professional money-lenders. She offered for security diamonds worth \$1200.

Diamond frauds are plentiful, but the woman's refinement and the beauty of the jewels disarmed my suspicions. Her distress aroused my sympathy. After winning my husband's reluctant consent I decided to lend her the money. I had a reputable jeweler examine the diamonds, and his valuation coinciding with mine I gave Mrs. Dunstan the \$350 and received the jewels. I refused all interest, but she gave me a hand-carved dragon-ring which had been her husband's. The note she gave bore no



She Gave Me a Hand-Carved Dragon-Ring

address, as she begged for absolute privacy. Three days later my husband, still unsatisfied, had the diamonds re-examined. His fears were confirmed. They were worthless. The only valuable thing was the dragon-ring. It was worth \$50 and probably was given to allay suspicion. The woman had adroitly changed the other pieces in passing them from the jeweler's hand to mine.

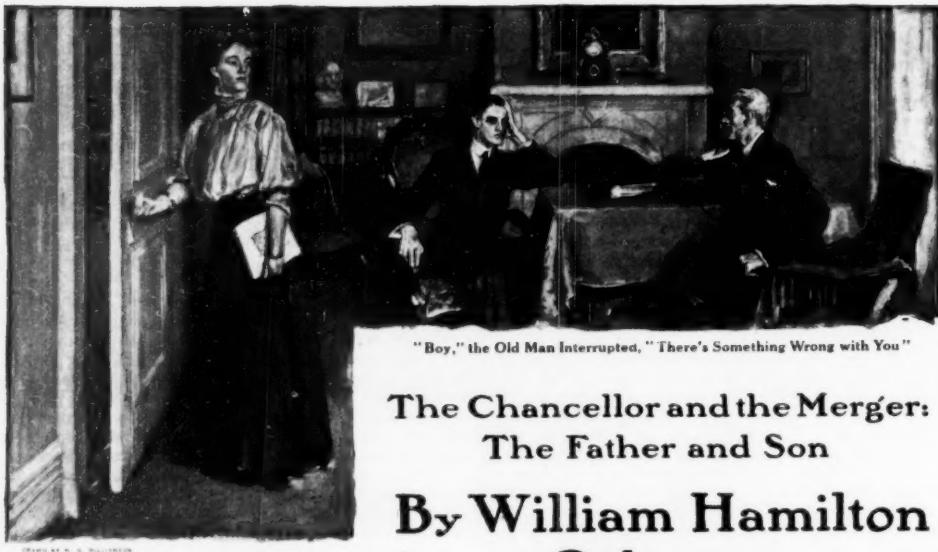
Seeing an almost similar advertisement the following Sunday I answered it over a friend's name and address. I received a reply in Mrs. Dunstan's writing, making an appointment at a downtown hotel, and that appointment was kept by my husband and a detective.

At first the woman indignantly denied her identity, but, threatened with arrest and confronted with me, she broke down. Rather than face arrest she led us to a male confederate who repaid the \$350.

We returned her security but kept the dragon-ring. My husband now wears it with the complacent reflection that he saved my money and beat a clever gang of swindlers at their own game.

—N. L. R.

A SCANDAL IN CHANCERY



"Boy," the Old Man Interrupted, "There's Something Wrong with You"

The Chancellor and the Merger: The Father and Son

By William Hamilton
Osborne

VICE-CHANCELLOR SATTERTHWAITE sat at the green cloth table in his study in West Park Street. Miss Fortescue, his stenographer, was with him. Suddenly he heard the rattle of a key in the street-door below. He looked up. A pleased smile lighted up his face.

"It's Boy," he said softly to Miss Fortescue. "Strange," he went on, musing, "that we should have finished this opinion just as Boy came in."

There was a light step on the soft hall carpet just outside. Miss Fortescue flushed just a bit. A man came in. He was a young man, tall, slender, dark; distinguished in appearance. He was the son of Vice-Chancellor Satterthwaite, and, save that the hair of one was black and the hair of the other white, these two men were counterparts. The younger man stepped to Miss Fortescue and shook her by the hand. She flushed still more deeply. Then he crossed to the table, where his father was seated, and greeted him with greater vigor. A genial smile was upon the face of each. Miss Fortescue glanced from one face to the other. Her eye kindled. She loved these men; loved both of them for their gentleness, their straightforwardness, for the blue blood that ran in their veins, for their honor.

The Vice-Chancellor sighed. "It's good to see you, Boy," he said. And yet this was no welcome home after a long journey. It was mere routine. The same thing happened at No. 5 West Park Street every night at half-past five. It was the daily, early evening greeting, that was all. They were friends, this old man and this young one; they never admitted, the one to the other, that one was father, the other son. They were comrades, cronies, if you please.

The old Vice-Chancellor wiped his glasses. "Boy," he said finally, "I have just finished the dictation to Miss Fortescue of my revised opinion in —"

"Not the Dalton divorce?" the young man queried.

"Not the Dalton divorce," the elder man assented; "the—the Interstate and Tri-State Railway Merger Case: Coppersmith *vs.* I. & T. S. R. R. That's the case, my Boy."

"So—soon?" faltered the Vice-Chancellor's son.

He remembered afterward, years afterward, that he had glanced from his father's face to the large figures of a calendar upon the wall. He remembered afterward, years afterward, that this calendar informed him that the day was April 5—a date that seared itself into his brain.

"Miss Fortescue will read it to you from her notes," went on the old Vice-Chancellor.

Miss Fortescue began in a clear, low voice. The Vice-Chancellor stopped her. He had readjusted his glasses, and was gazing intently on the young man's face.

"Boy," the old man interrupted, "there's something wrong with you."

His son smiled a forlorn smile. "I should think there was," he answered. There was a sudden silence. Miss Fortescue rose, and stepped out and closed the door behind her, leaving the two men alone. She knew their ways. After she had gone the young man rose.

"Vice-Chancellor," he said, "I—I've made a mistake. I've been over to New York to-day. I've been down upon the Street." The old man nodded slowly. His son went on: "You gave me \$2500 on the first of January for a

New Year's present. It's—it's gone. I dropped it on the Street to-day—took me just five minutes to do it, too."

Again the old man nodded. "My salary as Vice-Chancellor is \$7000. It took me more than five minutes to earn the money that you dropped to-day, Boy. And to save it—well, it took us long enough to save it, eh?" There was no rebuke contained in his tone. He was merely reasoning things out.

"The trouble with it all is," his son went on, "I was laying out to marry Mary Fortescue on that money—not on the \$2500," he added hastily, "but on the profits of it, don't you see?" A bit of becoming red color was added to the pallor of his face. "I—I want to make money, V.-C. I want to make it *fast*."

There were no financial secrets between these two men. They spent money; they lived well. But, hitherto they had lived on the Vice-Chancellor's salary. It didn't seem so much to Daniel Satterthwaite, the son. They had the old carriage, and Peter, the coachman, and the pair of high-steppers. They cost a good deal, but seemed only necessities, after all. In the summer they did Europe. They enjoyed life, well, wisely and together. Daniel was a lawyer. He had a law-office down on Main Street, a good, spacious, old-fashioned suite, it was. And he had law business—a steady, slow, humdrum, discouraging law business. When he had first hung out his shingle clients had flocked to him for one reason only. Chancery litigants believed that to employ the son of the Vice-Chancellor was to have a friend at court. They soon found out their mistake, however, for the one thing that stood out in the life of Vice-Chancellor Satterthwaite was integrity. He was wise, very wise. He was the ablest jurist in the State; not the most influential, not the most talked of, but he was the man who knew. He was as honest as the day is long, and he seemed content. But his son craved wealth, affluence.

"I want to make something out of nothing, by a turn of the wrist, as other men do," he said to his father.

"As other men do," smiled the gray-haired jurist. He stepped across the room to his safe, unlocked a little drawer, and took out a batch of papers. "As other men do," he reiterated slowly. "Boy," he said suddenly, "if all the failures were recorded and remembered, and none of the successes, how successful we would all be! If only the losses were written in large hand on the ledger and the profits erased, we'd all get rich. Listen, Boy. If ever I had really made a strike—if ever I had really bought something with nothing, I'd never tell you. But, my transaction on the Street was just like yours. I sunk \$5000 for these mining

shares. I sunk \$5000 at a time when that \$5000 came out of our life-blood—your mother's and mine, and yours; when parting with \$5000 meant almost starvation. It might have meant dishonesty, almost! I sunk \$5000. I was to get thousands and thousands back. For every dollar I put in I was to get a hundred back." He stopped. "I wish," he finally went on, "that I had the something—the energies I wasted, the sleep we lost, the smiles that left your mother's face. I wish I had the something that we gave for—nothing."

He held out his hand. The young man slowly returned the shares of mining stock. He hardly noted what they were.

"Ultramarine Blue Mining Company," read the old man, "owners of the Green Shell, Pigeon's Egg, and No. 33 copper mines. Dear me!"

He replaced the worthless shares in the little box and locked it.

"That's what Wall Street did to me," he said, "and I begged, borrowed, almost stole that \$5000 to get in on the ground floor. Well, I got in, and I—dropped through."

His son thanked his father with his eyes. "I've learned my lesson, V.-C.," he returned dejectedly, with his glance upon the pattern of the Beloochistan on the floor.

"Danny Boy," said the jurist, leaning forward and tapping his son upon the knee, "you stick to the law. You don't know men as I know them. But I know something about you. You will be great, some day."

"As great as you?" the younger man asked hopefully.

It seemed an impossibility to him.

"Greater," returned the old man. "I am not great. They know me here, but I'm only local. I'm in a rut. But you'll be heard from, Boy. See if you are not."

"If I were as honest," faltered the young man.

The Vice-Chancellor smote his thigh. "That reminds me," he said, "we're keeping that poor girl all this while. Open that door, Boy, if you please."

Miss Fortescue read her notes. Boy listened. The Interstate and Tri-State Railway case was the case of the year in the Court of Chancery. Upon the Interstate and Tri-State Railway were focused the suspicion and the vigilance of all newspaperdom.

Miss Fortescue read her notes. Boy listened. The Interstate and Tri-State Railway case was the case of the year in the Court of Chancery. Upon the Interstate and Tri-State Railway were focused the suspicion and the vigilance of all newspaperdom. Around the Interstate and Tri-State the strife of politics was carried on. Platforms were based upon it, or against it. And suddenly, out of the chaos, a new party had reared its head, a party of the people, a party backed by the local press, championed by decency. The chief pledge of this party was to fight Interstate and Tri-State to the death, until it loosed its grip upon the State that it had bought up, body and soul. That State was the State of Vice-Chancellor Satterthwaite, and the great merger case was not merely the case of a single stockholder against the big corporation. It was the case of the People *versus* Insatiable Corruption. The papers had said it. The people knew it.

Miss Fortescue read. Boy listened. Again and again, as he listened, his glance became fixed upon that calendar over on the wall—"April 5." It stared him out of countenance.

Suddenly he rose to his feet and paced the room. Miss Fortescue had finished reading. "Why—why," gasped the son of Vice-Chancellor Satterthwaite, "you—you've found against the people! You've found in favor of the Interstate and Tri-State Railway! You—you've denied the application for the writ! You ——"



As One Who Would Cast a Challenge into the Dragon's Throat

"Exactly," returned the Vice-Chancellor dryly, without moving a muscle of his face. "I have found, in accordance with the law. How else could I have found?"

The young man stood stock-still, and looked at his father steadily for fully half a minute. Then the greatness, the bigness of it all smote him with sudden force.

"What a man you are!" he burst out. "What a great man! What a daringly honest man! At this time, when popular clamor would place you on the highest pedestal in the commonwealth, when you could have all the people of the State kissing the hem of your garment, when editorial approval would fill scrapbooks by the hundreds, to find —"

"According to the law," repeated his father, still unmoved. "You know now what they'll say of me—some of them surely, most of them perhaps?"

The young man shuddered. He had not thought of that. He did not answer.

"The people and the papers," went on his father calmly, "will say that Vice-Chancellor Satterthwaite was bought."

"They—they dare not!" exclaimed Miss Fortescue, clutching her hand.

Then they all laughed. They had to. It was the only way to relieve the tension.

They laughed hysterically. "To-day's the fifth," finally went on the Vice-Chancellor, "and in about ten days' time this decision will be handed down. And then —"

The decision was handed down on the fifteenth. And the Vice-Chancellor had been right: the storm broke; the condemning voice of the people rolled in upon him. There was anathema, pandemonium.

"The last citadel has surrendered," said the people's press, "the only honest Vice-Chancellor has been bought."

The old man bore it without a murmur. His judicial arms were upheld by the brains of the bar. They dissected the opinion and found it flawless. But the brand of the people's displeasure and suspicion burns. The Vice-Chancellor was flesh and blood; he winced under the lash. The party of the people was relentless, and the reform Governor became the executioner. Vice-Chancellor Satterthwaite's term of office expired within three years. He had held office for twenty-one years. He had been reappointed twice. . . . This time he was dropped.

It was probably the inaction that killed him at the last. He knew his health was failing. He talked quite freely about it with his son.

"You know," he would say, "Matthews of the grocery house, and Burtis of Burtis & Co., went to pieces after they gave up active business. It always follows. If a man must keep up, he keeps up. If —"

There was nothing to do. He was a born Vice-Chancellor. The office had been a part of his life; had entered into his blood. His office had been as some vital part.

"I'm going to die, Danny," he would say.

Daniel Satterthwaite, the son, had married Mary Fortescue shortly before the old man's death. There were economies, sacrifices to make. A \$7000 income had been ruthlessly cut off. They let Peter and the high-steppers go. They didn't go to Europe. Still, the Vice-Chancellor had a little money saved. All three knew just how little it was. Daniel Satterthwaite's practice was creeping along in its steady, humdrum way. He was making a living. They were merely comfortable, the three.

"You'll be great, Danny," the old man told him time and again. "But listen, Boy: read about the failures. Why, say, if—if I made a strike I'd never tell you, Danny. You can't get something for nothing, Boy. You've got to pay for what you get. If not in one way then in another. You've got to pay"

At the very last it seemed to Danny as though something troubled the old man. But it was a mere shadow that never even deepened.

"You watch the failures. You'll be great. Something for nothing? Never!" That was the burden of his song.

He died, and fully three weeks passed before Daniel Satterthwaite undertook to enter the old study with its green-cloth table, and straighten out the old Vice-Chancellor's affairs, such of them as there were to straighten out. He went in alone.

He had been there fully half an hour before he unearthed the six savings-bank books and the five trust company deposit books.

"What in thunder's this?" he exclaimed softly to himself.

He opened the first of the books—one on the Trust Company of Monroe.

"Fifteen thousand dollars!" he exclaimed. He was right. He could not be mistaken. That book evidenced

the fact that the Trust Company had on deposit, to the credit of Sylvester Satterthwaite, his father, the sum of fifteen thousand dollars. He opened the next.

"Ten thousand!" he exclaimed. He looked into a third.

"Twenty-seven hundred!" It was a savings-bank book on a bank whose interest-bearing limit was three thousand. The interest had not been written up on any of the books. Hastily, eagerly, Daniel Satterthwaite seized a piece of paper and jotted down the figures one after the other, rapidly, hysterically. He added them.

"One hundred and fifty thousand dollars!" he almost yelled.

He forced himself to be calm. He went over his addition carefully; carefully examined each book; carefully assured himself that there was no mistake. Then he strode into the hall and cried at the top of his lungs:

"Mary, girl! Oh, Mary!"

A distant voice answered: "Coming, Boy!"

He stepped back into the room to wait. As he did so his glance fastened on the bold figures upon the calendar on the wall. A date came back to him: "April 5." He stood for an instant like a statue, staring at the calendar. He heard the footsteps of his young wife tripping up the stairs. Terrible inaction seized him. He could not move. Then, as she came breathlessly along the hall, he sprang to the door, shut it, and locked her out.

Vice-Chancellor had not been able to obtain it for nothing. He had sold his soul.

"If there were only some loophole!" thought Daniel. He racked his brain for some way out. Racking it, he turned up long-forgotten fragments that only made certainty more certain.

The merger decision had been wrong; it had not been law.

He recalled now the nights that he had spent, alone, in his own room, with his books, just after the Vice-Chancellor had decided this big case. He remembered the brief he himself had made up. He had never said a word about it. Why? Because on one side of a great question had been ranged his father, wisdom incarnate, backed up by the better judgment of the bar. The bar had said that the opinion had been right. Yet the son, a man without the courage of his convictions, had known that it was wrong; had worked it out, in solitude, to his own satisfaction. He had supposed that his father, the Vice-Chancellor, had believed that the decision had been according to law. Now he saw the truth clearly. Vice-Chancellor Satterthwaite had known the law, but had not fulfilled it. He must have known that he was wrong.

"He knew!" groaned Daniel. "He lied to me, and he sold his soul. I know he did! I know!"

A sudden anger filled his heart, an anger not against his father, but against this hydra-headed monster, the I. & T. S. R. R.; against the relentless, pitiless, insatiable greed of a big corporate machine in the grip of which human flesh and blood were helpless; against this car of Juggernaut that crushed its victims into pulp.

"He couldn't help it! He couldn't help it!" wailed Daniel Satterthwaite. "I would have done the same." Yet he knew in his heart of hearts that he never would have yielded. He loved money, yes. But this—it was beyond him.

He struggled to his feet, and stood, tottering in the gloom, shaking his clenched hand in the air.

"I—I'll kill you!" he cried out, as one who would cast a challenge into the dragon's throat. "I'll even up with you for this."

The more he thought of his father, his good, kind, gentle, friendly father—his father who would have been honest if he had only been left alone—the more his gorge rose.

"I'll even up with you!" he kept repeating to himself.

He started in. It mattered not to him that the big railroad was once more in the ascendancy; that the reform movement had been beaten down and flattened out; that the necks of the people were bending more than ever under the big corporate burden. Years before, when he had thrashed out the big merger case by himself, in solitude, he had found a clean, white pebble of wisdom among his law books. It was a pebble fitted for a sling.

"Mary, girl," Daniel Satterthwaite told his wife, "it's up to me to take a fall out of the Philistines. It's a fight to the death. We'll have to sit up nights, you and I, and work. We've got to win."

He didn't tell her why. He did not want to tell her why. He must keep that to himself.

"Has your client any money?" she asked of him, when he told her casually that he had been retained to fight. He had not told her that he had sought this solitary stockholder out; had bound him by a solemn pledge never to settle, never to retreat; that this client was a figurehead, and Daniel Satterthwaite was the real complainant.

"He has no money," Satterthwaite told his wife.

"You might as well throw up your hands," she laughed, "if you're going to fight the I. & T. S. R. R., Dan."

He shook his head. His client had no money; but Satterthwaite had. He had one hundred and fifty thousand dollars, not for all purposes, but for one purpose. He would fight the monopoly with its own coin.

He did.

Inside of three months the Commonwealth well understood one thing that it had never known before. It found out, suddenly, that Daniel Satterthwaite was great. Over night he had stepped into the ranks of the few great lawyers in the State. Single-handed he had entered the arena of events, had tossed his gauntlet lightly into the face of his arch-enemy, the big, invulnerable railroad system. And the big system had passed out its retainers and had arrayed on its side all the able counsel in the State save one.

Daniel Satterthwaite had merely laughed, and won. It was all so easy, so logical, so complete. He developed a new theory, one simple in its application—one sure, swift, true. It's in the law books now. It has been

(Concluded on Page 19)



He Dropped into a Chair and Told Her All About It

Letters to Unsuccessful Men

Being Certain Letters Selected from the
Private Correspondence of the
Spurlock Family

Copyright, 1906, by The Curtis Publishing Company. Copyright in Great Britain



One of Them Depicting Me in the Guise of a Bull . . .

II—In Which Jonas and Bill Introduce Themselves
and Jack's Ears Burn

From Jonas to Bill.

NEW YORK, November 4, 19—.

My dear Brother William :

I am, I confess, very much surprised at the tone of your recent letter, asking me to consider carefully before proceeding to extreme measures in disciplining Jack. Your intentions are, I am sure, excellent, but in matters of this kind you are apt to let your heart run away with your head.

I am not, as you must surely know, in the habit of moving without due consideration, but once my mind is made up, as it is made up in this instance, I am not to be swayed from my higher duty to my son by the lower call of my affections. Though my course may seem harsh to Jack now, he will, and you will, in the end appreciate that I am acting for his highest good. I have always been a kind and indulgent father, and I have overlooked much in his habits and conduct which I disapproved, in the expectation that as he grew older he would remedy these faults. But I have tried his way till I have lost patience; he will now try mine.

I am grievously disappointed in Jack. He has turned out badly. Since he was a child he has been denied no advantage that money could buy. I sent him to the best private schools, and then to Harvard, that in his youth he might have the advantage of associations that were denied me in mine, and make his friends and acquaintances among people of the class with whom my position in the financial world is throwing us socially. Yet with one or two exceptions, and these exceptions, I greatly fear, are worthless young scamps, he has picked Tom, Dick and Harry for his friends.

I am not an abstainer, but I have, I hope, always set an example of temperance, sobriety and prudence to my children. Relying on Jack's specious representations that it was impossible for him, with dignity, to maintain his position among his fellows on less, I have allowed him five thousand a year. Now I find that he has repaid my confidence and generosity with idleness, dissipation and such criminal extravagance that, in spite of his very handsome allowance, he leaves college some six or eight thousand dollars in debt. Worse than all, he has been expelled in disgrace, and certain vile, sensational, socialistic sheets, which live by lying attacks on capital and stirring up class hatred, have been quick to seize on this

Editor's Note—This is the second in a series which deals with the fortunes of the Spurlock family in general, and those of its prodigal in particular. The third chapter will appear in an early number.

final escapade and give publicity to the grossest exaggerations of it. It has been made the basis of anarchistic editorials and infamous cartoons, one of them depicting me in the guise of a bull, trampling dollars out of small investors, while Jack, as a drunken bear, is wallowing and feeding on them.

I tell you, Brother William, that, unless something is done to stop these wanton and outrageous attacks on capital and the men who have brought about this magnificent era of prosperity, a panic and hard times such as this country has never seen before is going to be precipitated.

No, this is not the time for half-way measures with Jack. He must be brought to an immediate sense of his wickedness, to a full realization of his responsibilities. He must learn to conduct himself with discretion, as do other young men of our class whose fathers, by virtue of their prominence before the public, are subjected to the criticism and calumnies of the lying and envious. Sternness, not gentleness; a firm hand, not petting, is what he needs now. He does not yet seem to realize the enormity of his offense; he is flippant in his speech; rebellious in his attitude toward me. But we will correct this. He declares that he has no inclination for business; that he wants to learn a profession—anything, I take it, to escape work for a few years longer. But he shall work or starve. I have ordered him to leave for the Akron plant to-morrow. There he will start in as a billing-clerk. There he will be under a manager who, acting under orders from me, will sweat the nonsense out of him.

Let me request that you offer him no further encouragement in his rebellious attitude. In fact, I think that, for the present, you would better hold no communication with him. Your heart, I know, is in the right place, but judging from your pieces in the magazines and from what I see in your paper occasionally, I am afraid that you are not quite sound on the great business and political questions of the day, and that you are inclined to deal with wrong-doing in a spirit of misplaced weakness. You must not be offended at this plain speaking, William, for I have the highest regard for your many good qualities, and I believe that if you could eliminate these faults of mind and heart you could yet be one of our successful men.

Sincerely, your Brother,
JONAS SPURLOCK.

From Bill to Jonas.

CAÑON, November 10, 19—.

Dear Jonas :

Jack is your problem and you're welcome to it. You could solve it, but you won't, because Jack isn't wheat, or steel, or stocks, but just flesh and blood. If he were a bankrupt industrial or a broken-down railroad you would look him over with eyes that searched out every flaw and probed every weakness. You would employ gentleness or firmness, as each was needed, and, above all, patience, until you had him selling above par. If he were a million-dollar deal gone wrong, no subordinate could touch him. You'd nurse him and coddle him and gentle him and direct him with your own hands until he came right. But when your son starts for hell in a canter, you send a hired man after him to beat him back with a club.

If Jack's turned out a bad son, it's because you've turned out a bad father. Oh, I know that ever since you've been sending him away to school you've called him into the library, as he was starting, and said: "Be a good boy, Jack; don't use bad language, it's ungentlemanly; don't smoke, it's wasteful; don't drink, it's wicked. Here's ten dollars for you, and run along now, for I've an important meeting in five minutes." And since he's been in college you've been discharging your duty to him with quarterly checks and perfunctory platitudes. Even his



While Jack, as a Drunken Bear, is Wallowing and Feeding on Them

mother, since she started to break into the smart set, has meant little more than extra spending money to him. Yet you have the nerve to be disappointed in Jack. When a father devotes himself to climbing the business tree and a mother to pulling herself up the social tree as assiduously as a pair of arboreal apes, I can't see that they have any kick coming if their son makes a monkey of himself, too.

Of course you'll go up in the air with a roar, right here, Jonas, but come back to earth a moment. Have you looked up the men who have taught Jack as carefully as those that you have hired to run your plants? Have you scrutinized the results of their work as relentlessly as you have examined those achieved by your employees? Have you given the same care and thought to your son's associates as you have to yours on the various boards that you direct? And have you kept track of his amusements and habits with the same interest that you have bestowed on those of your cashier?

You bet you haven't. So far as I can see, you haven't stood for the family Bible, but for the family check-book, in Jack's mind, and while he has been denied no advantage that money could buy, he hasn't been given those that it can't buy. He has been cradled in luxury, bred in idleness, and allowed to do pretty much as he damned pleased, with the idea that it would please him to be good according to your standards; or that if, by any inadvertence, he didn't learn to breathe, think and blow his nose in the ways that you believe young men ought to breathe, think and blow their noses, he would immediately see the error of his methods of breathing, thinking and blowing his nose when you called his attention to the matter. It's been so many years now since you have had only to say to the men around you, "Do this," and they answered, "Yessir," that any other answer than "Yessir" strikes you as a form of impiety.

You wanted Jack to develop into a club man and a society man on the one hand, and into a hard student and a shrewd business man on the other. You expected him to associate with idlers and not be idle; to make friends among the foolish and not be a fool. That is a pretty big contract for one boy to fill, even with a father working overtime to help him; but, as Jack has had no one on the job with him, it isn't a wonder that he has botched it. Yet you start up out of a twenty-four-years' sleep and rub your eyes in mingled grief and rage, because, with all the advantages you've given him, Jack hasn't turned out a strong, resourceful character, like other boys you know who have had to work or starve, and be careful or go to jail.

You may break man's laws and escape punishment with the assistance of learned counsel, but not Nature's. Her

justice is unconfused by subtleties, unmoved by sophistries, undeterred by injunctions, unpurchasable by wealth. There is no immunity bathroom opening out of her Court.

The first of her laws is that development comes only through work. The second, that character comes only through self-restraint. The third, that happiness comes only through work and self-restraint. No man knows better than yourself the value of work. You didn't expect to get anything yourself without it when you were a boy. You don't expect to give anything except in exchange for it now. Why then have you left it out of your son's curriculum? No one learned the lessons of self-denial and self-restraint more thoroughly than yourself when you were working twelve hours a day to save your first capital, and studying four a night to get a rudimentary education. You found them the most valuable assets that you possessed when you struck out for yourself. How do you expect that Jack is going to set up in business without them?

You'll answer, no doubt, that you've realized your mistake and have started in to correct it without a moment's loss of time. On the contrary, you have started in to make it irreparable. All your life you've handed Jack over to subordinates to form, and now that they have spoiled good raw material, you turn it over to a different kind of subordinate to beat back into shape. But, before you can go ahead with Jack now, you've got to go back a ways with him and win his confidence. Why don't you resign from one or two boards, and have Mary cut out a few of her swell charities, and give up the time to Jack? If you really want to help him, you must get acquainted with him first; then, perhaps, under the junk that's been unloaded on him in the name of education, you may discover for just what place in the world God planned him, and be decent enough to let him fill it, even if it lies outside the sphere of business. Some of the professions are really quite respectable.

It's a pleasure to tell you the truth about yourself, Jonas, because you haven't heard it or seen your feet since you got together your first million dollars. All this fine frenzy into which you've worked yourself about Jack is not because he's wound up a useless college course with a puerile escapade, but because he's wounded you in your one vulnerable spot—your pompous pride—and given the press a new handle with which to get hold of you. Before your own mirror you loom large as Lincoln, a financial savior of the country; you sincerely believe yourself an inspired Moses, to proclaim the economic laws of the nation; a God-appointed Joseph, to apportion its wealth as you see fit. You and your special breed of business men are all alike. You begin in your corner groceries, sanding the sugar for pennies; and you finish in Wall Street, sanding the sugar for millions. You look at the mountain-peaks, and the eternal snows mean nothing to you but so many cubic feet of water that could be sold for irrigation in the valleys below; you walk through the green forests, and the primeval pines whisper of nothing but pulp and boards; you stand beside Niagara, and see nothing but wasted horse-power. Nor do you even see these things as the raw material of comfort and happiness for a nation; and so things to be guarded jealously and administered wisely; but as a means to millions for one man or little set of men. So you go through a forest like swine through a field of corn, trampling and fouling what you can't stuff into your bellies. You are Captains who have organized for loot under the honest name of industry; Captains who have stolen the honorable flag of business for a campaign of bushwhacking; Captains who stab their opponents in the back; Captains who spare not even the women and the children; Captains whose soldiers hate them.

Jonas, the finest types that this country has produced are the constructive American manufacturer and the progressive American farmer, who have made and are still making this "magnificent era of prosperity" to which you refer so modestly in your letter. You and your friends have only been skimming the cream from a whole country, and frightening away the owner when he complained of the quality and quantity of his milk, by threatening to stick a burr under the cow's tail that will startle her into kicking over the pail. I don't deny your ability, but it's ability gone wrong, and so a thousand times more harmful than mediocrity.

You've always been a wrecker, Jonas. You could construct, no man better, if you wanted to. Once you did construct in an honest way, but that was too slow. Now when you do build up, it's simply that you may make a second and larger profit by tearing down. So I'm afraid that even if Jack had turned out a strong, clean man, you would still be starting in to break him—to your vicious habits of doing business.



Sanding the Sugar for Pennies

And if he has to choose between being a hard-drinking loafer and a hard-working law-breaker, I hope he'll keep right on loafing. At least he can't hurt anybody but himself at that game.

Did you ever analyze yourself, Jonas, or what's easier for you, perhaps, one of your friends, taking him apart to see what's needed to make Jack into as great a financier as yourself; to discover how easy it would be to duplicate you in gross lots?

For the backbone a high tariff will answer admirably; for the feet and legs, a selection of special rates and secret rebates; for the nose, advance information of favorable deals and unfavorable reports; for the hands and arms, some stock in construction companies and allied corporations; for the head, a stock of shrewdness and cunning; for the skin, rhinoceros hide. It isn't necessary to bother about a heart and bowels, but pump full of water, stick on some side-whiskers and a bay-window, dress up in a frock coat and plug hat, and there you are. Yet you really think that it took two to make you—God and yourself—and you are not quite sure who is entitled to the larger part of the credit.

Though you can never believe it—and it's just as well that you shouldn't, for the realization of the fact would unseat your reason—there are plenty of men like you in the world, and I'm inclined to think that, while there's some mighty



"Be a Good Boy, Jack."

poor stuff in Jack and some mighty bad ideas, he's potentially the valuable member of the family. For while Jack's a kind of damfoolishness that a man gets over, yours isn't.

The boy seems to have open pores and large ears, and he has absorbed a whole lot more than cussedness through them. There are hopeful points about Jack, too. You can cure a sport, but not a snob; you can check extravagance, but not meanness; you can inculcate a sense of responsibility, but not a sense of humor; you can temper rashness into the courage that wins, but a coward dies running. Jack would surely make a man if you could do your part; he'll probably come right in the end, anyway, but he could be saved some bad breaks and false starts.

You among your sky-scrappers and I among my mountains see things in different lights and measure men by different standards. By yours, I am an unsuccessful man, with my one-horse paper, and my little bunch of cows on a mountain ranch, where they can't graze an hour in any direction without stepping on the mortgage. By mine, you have failed miserably, not because I believe that wealth is a badge of disgrace, for it is oftenest a badge of honor, but because you have won yours by dealing from the bottom of the pack; and not because Jack has gone wrong, but because you haven't helped him to go right.

Sincerely, your Brother, BILL.

Money in Farm Loans

FORTY-FIVE years ago I went from my native city in New England to Iowa, to see for myself how much truth there was in the stories told of the marvelous West.

The railway of those days took me only to the edge of things. I got a horse and wagon and drove across country for weeks. On every side patches of plowed land showed black against the prairie, and neat sod houses were fast taking the place of tents and wagon-tops.

I stopped to talk with a farmer at the end of his furrow by the road. He had come to Iowa in the fall previous, bought a half section of land at about eight dollars an acre, and would pay for it out of the year's crop.

I climbed back into the buggy and did some thinking. Here was better soil than in the Eastern States, it was easier to cultivate, its price was about one-tenth. Proximity to market was the only advantage of the Eastern farmer, and the railways were offsetting that. Farmers would come West, and, with its consequent development at the expense of the East, prices in the West would rise, and prices in the East would fall.

Now, although land was cheap, money to buy it, to stock the farms, to buy tools, to build better houses and barns, was scarce. Money invested in these things would earn one hundred per cent. in one good year, and farmers could well afford to pay from ten per cent. to fifteen per cent. a year for the use of it.

Accordingly I loaned at these rates from two to three dollars on an acre, taking mortgages as security.

That was the beginning of my investment in Western farm mortgages, and I have continued it ever since. My only loss came when I was in Europe, and allowed an agent to loan without getting my approval. And this loss was more than covered by what I called my "insurance fund," consisting of a part of the additional income I got from this investment, regularly put aside to cover possible loss. Thus I kept my own savings-bank and took the profits.

Of course, business caution must be used in selecting agents and judgment in choosing loans. The soundness of the security must depend on the peculiar circumstances of each enterprise. But in my experience the chances are in favor of the investor.

Development in Iowa brought more ready money, rates of interest fell, and gradually I transferred my investments to regions where the former conditions in Iowa were more or less reproduced. Kansas, Texas, North Dakota, Oklahoma and Indian Territory—each in turn attracted my attention, and each has become a settled, prosperous State. With this change in conditions has come a general fall in interest rates, until now an average income of six per cent. is the reward only of the alert investor who keeps his eyes open for opportunities, always careful to take conditions into account.

With good roads, telephones, rural delivery, improved methods of agriculture and other advantages, and considering the facts that his products are the prime necessities of life, and his business independent of combination, boycott, strike, legislative action or franchise, the farmer is a pretty good debtor. And if he doesn't pay, you get his farm at less than a bargain price, and sell at a profit.

—H. E. R.

WHO'S WHO—AND WHY

Serious and Frivolous Facts
About the Great and
the Near Great



A Five-Feet-Six Nemesis

A WOMAN went into a law-office in an Arizona town some years ago and told the young lawyer sitting there an incredible story of brutality to which she had been subjected by her husband.

"I want a divorce," she said.

"I can get it for you if you can prove what you have said," the lawyer assured her.

"Will you?"

"Yes."

"Before you take the case," the woman continued, "it is my duty to tell you that my husband has said repeatedly that he will kill the lawyer who gets me a divorce. He will do it, too, or try to."

"I don't see where that has any bearing on the case," the young lawyer answered. "I'll get you the divorce, and whatever comes after that will be my affair."

The husband sent many threats to the lawyer during the course of the action, but the lawyer went ahead and secured the divorce.

"He's coming in to kill you," the grateful woman warned him, and word came from a dozen sources that the husband would soon be there to make good his threat.

One morning, soon after the divorce was granted, a friend ran into the lawyer's office and shouted: "Get your gun! He's on his way here, and he swears he'll shoot you on sight!"

"I guess I'll go and meet him," said the lawyer, without a tremor. "If anything of that kind is coming off, it would be better to have it in the street." He took his revolver, and went out.

They met soon afterward, the lawyer cool and calm, the husband crazed with rage.

The husband fired and missed. The lawyer fired and hit. Then he went back to his office and took up his work. That young lawyer was Francis J. Heney, the same Heney who is now facing the crooks and grafters and scoundrels who are trying to loot unfortunate San Francisco, facing them with the same courage he faced the man who tried to kill him in Arizona.

Heney is a small man, wiry, soft-spoken, smiling and blue-eyed. He has red cheeks and nice, wavy hair. He is fastidious about his dress and his manners are delightful. He looks like a quiet, unobtrusive, prosperous professional man, and he is quiet and unobtrusive and modest to the last degree—until he gets into action. Then he is a steel trap with jagged teeth, and, when he catches hold, he never lets go.

He moved to San Francisco from Arizona. It wasn't long before he was in conflict with the gang that had control of the affairs of the city. They had things their own way, and they did what they wanted to do. Heney fought them. He fought them with a courage and a resource that made them gasp. They tried to compromise. He wouldn't. They tried to intimidate him. He refused to be scared. He just kept after them, relentlessly, winning some of the battles and losing some, but never getting away from the object he had in view, which was to tuck some of the gangsters in the penitentiary.

This fight waged incessantly and news of it began to get back East. Meantime, Ethan Allen Hitchcock, the silent Secretary of the Interior, was probing into the great timber and land frauds in California and Oregon and Montana and Washington. He had investigators in all

that country. They took up the trails of fraud and rottenness, and followed them to the end. They led to men in high places. Mr. Hitchcock reported his findings to the President. The Attorney-General was called in.

"There's a chap out there named Heney," said the Attorney-General, "who is capable of handling these cases and courageous enough to fight them to the end."

"Send for him," the President ordered, and Heney came to Washington.

They laid the proof before him. The most glaring frauds were in Oregon, and a United States Senator and some Representatives, as well as other men of high position, were implicated.

It was a difficult job and an ugly one. The Senator was John H. Mitchell, honored many times by his State. Tremendous influences would be brought to defeat Heney and save these men. Heney knew this, and so did the Attorney-General.

"Will you take the commission?" the President asked him.

"Yes," Heney replied, and they made him a special attorney-general.

He went to Oregon and spent months there. The whole political machinery of the State was against him. He was harassed and threatened and coaxed. Attempts were made to make his work inoperative by putting in office men who were in sympathy with the other side. His recommendations for appointments needed by him were held up in Washington; for the influence of the men he was after reached Washington, even. Heney never faltered. He convicted Mitchell, who died soon afterward, and several others.

It was a fight against great odds, but Heney won it because he had courage. It is no small thing to attempt to put a United States Senator in jail, no matter how guilty that Senator may be. It is no small thing to go single-handed against a gang that has been plundering the Government for years, even if backed by the President. Conspiracies like the Western land and timber frauds ramify in every direction. The influence brought to bear to stop prosecution would have overwhelmed a weaker man than Heney. He had the courage and he won his fight.

Heney was in Washington when San Francisco was destroyed. He was there trying to straighten out some of the tangles the opposition had skillfully made. He had the full support of the President, but there were people working underground who had to be stopped, and he spent weeks stopping them. Heney wanted a certain man appointed United States District Attorney in Oregon. The opposition picked another man, whom they could use. The President named Heney's man, but the Senate refused to confirm him. Senatorial influence is powerful, even in cases like these.

It looked for a time as if Heney's man would be defeated. Then came the earthquake and the fire, and it was necessary for Heney to go to San Francisco and look after his property. Before he left he went direct to the President of the United States. "Mr. President," he said, "they are blocking the confirmation of my man up there in the Senate, and they tell me that if he fails of confirmation you will not reappoint him. If that is true I shall draw out from these land cases at once."

"Stay where you are," said the President, with more than usual dental emphasis, and Heney's man won.

"Hello, Frank," said a friend that afternoon. "How did you come out in the earthquake?"

"I don't know," Heney replied. "I had a house, a law library and some money in a bank. They were all in both the earthquake and the fire zones. I take it that I am busted."

"You don't seem much worried about it."

"Pshaw!" said Heney, "so far as I am personally concerned it gives me a chance to start over again. Of course, I am distressed beyond measure at the disaster to my town, but my own part of it is not worth speaking about. Come and have luncheon with me. I am going out there to-night, and I may not get a good meal again in a long time."

He was merry as a grig at the luncheon. Being a fighting man, he liked the idea of going back and fighting, and

the fact that he had lost all his property except the clothes he had with him did not give him a moment's concern.

He went back and took up his work in San Francisco. Then the conditions developed that led to his appointment as a special district attorney at the head of a citizens' committee. He had the old gang to fight, the old gang grown bolder because of the new conditions after the disaster. They threatened riot and bloodshed, but Heney was there, calm and unafraid. He is there yet, and he will be there until the gang gets what is coming to it, which is much.

They can't frighten him. They can't buy him. They dare not kill him. He is a five-feet-and-six-inch Nemesis, and he is always on the job.

McENERY's News from Havana

SENATOR McENERY, of Louisiana, is very deaf. At the close of the last session of Congress, when an important debate was on, one of the New Orleans correspondents sent his card in to the Senator and he came out to the lobby.

"Senator," said the correspondent, "have you any news to-day?"

McEnery looked surprised, put his hand in his pocket, took out a cigar and handed it to the correspondent and walked away.

The correspondent stood looking at the cigar in amazement, and McEnery stamped into the Senate chamber and growled to Senator Bacon, who sits next to him: "What do you think of the nerve of that fellow? He called me 'way out there to ask me for a cigar."

No Waistcoats for Democrats

FRANCIS BURTON HARRISON, who hopes to be a statesman some day, was at the State Convention at Buffalo that nominated Hearst.

He was sitting in a press seat and remarked: "I would go up on the platform, only I imagine this bright-colored waistcoat of mine would attract a little too much attention."

"Mr. Harrison," said a man sitting near him, "you will never get on in politics until you learn some of the essentials. It is impossible that there should be such a thing as a waistcoat at a Democratic convention. They are all vests."

The Hall of Fame

Samuel Sloan, president emeritus of the Delaware and Lackawanna Railroad, is almost ninety years old.

Thomas F. Ryan, the great New York financier, was appropriately named by a prophetic mother. His middle name is Fortune.

William Loeb, Jr., secretary to the President, hunts big game, also, but the etiquette of his job prevents him from saying anything about it.

Vice-President Fairbanks is a great stickler for precedent. He has his clothes made by the same tailor who made President McKinley's.

Oscar Strauss, who is to be the new Secretary of Commerce and Labor in the Cabinet, is extremely rich. He will not be worried about how to get along on his \$8000 salary.

Sampson Rock of Wall Street

BY EDWIN LEFÈVRE



"I'm Not Going to See You Panhandled"

XI

SAM found that the suggestion to spend the evening at the Collyers' was received without enthusiasm by his father, but he persevered.

"I told them I'd surely bring you with me. You'd better come along quietly. What do you want me to do—the stock-market from ten to three downtown and poker from ten to three uptown? Let's be chums and respectable instead."

Sampson Rock laughed good-naturedly. The nights at the club were getting to be a habit. Now that he had his son with him—and that the market was going his way—he would take a night off occasionally. He couldn't expect to be with Sam every night. He looked at his son and found it gave him pleasure.

"All right, partner," said Sampson Rock happily. He drew in a deep breath. He felt physically stronger, as if the mere sight of his athletic boy had imparted the vigor of youth to his own body. He dismissed the ticker and the railroads from his mind without a pang. A vacation mood, restful, pleasurable, came over him. He joked as they walked to the Collyers' house, and his light-heartedness, after the strenuous hours downtown, made Sam feel the blood-kinship to the exclusion of all else.

Mrs. Collyer exceeded Sam's wildest expectations. In less than ten minutes she took Sampson Rock to the library, where, in the businesslike pigeonholes of a dainty Circassian walnut desk, she kept her "papers." Because she had irrepressibly spoken about Roanoke, Sam's mind was turned to Virginia. As soon as he was left alone with Fanny he said:

"Fanny, I've started." He looked at her not precisely expecting plaudits, but conscious of distinct pleasure that hers was a serious mind and a sympathetic. It was fully ten seconds before he rejoiced also in the attractive coloring of her face and the warming charm of its smile.

"You have?" she repeated, a trifle vacantly. "Oh!" she exclaimed understandingly, and it seemed as if her eyes had suddenly filled with light. "Have you, Sammy?"

She smiled at him with an effect of acknowledging their joint ownership of some precious thing. To Sam, this promptly made her his ally, staunch and true, for better or for worse, in weal and in woe. It subtly strengthened their intimacy, imparting to it an element of novelty that was more than delightful. It was good to work with her; also for her. Therefore the work itself was ennobled several degrees at a bound. She took the place of his Other Self and kept it. She was his confidante. Without telling her anything he felt as if she already knew all and approved; and the approval was good. She was his sole audience, before whom he did his work cheered by her, spurred by her, so that when he lifted his sweating brow and looked up, the sight of her redoubled his strength. Her soul was a part of his soul; the line of demarcation between their identities was obliterated at one stroke. He felt a sense of aloofness from the rest of the world, a widening gulf between him and friends, acquaintances, even his father, a great indifference toward everything else. . . .

All this did not seem sudden to him. He had known Fanny all his life. Always she had been all this to him.

He saw her soul with his soul and her eyes with his eyes. She was a part of his being and the most satisfactorily pretty girl in New York.

"Yes, I've had long talks with my father. I know what he is trying to accomplish. It is big work. There's more than money in it. He is going to get a railroad which is badly run and keeps back the development of Virginia. And he is going to bring it up to date and make it prosper." He was speaking judicially. She saw that.

"Of course," she assented. "I knew he did those things. I told you he did."

"Yes, you did," he said, a trifle impatiently, because his sobriety of speech and control of his feelings and doubts had been wasted on her. "But it's the way he gets it that I don't like."

"Yes, but you are no judge of what is—"

"The easiest and quickest way to it is all that he considers. Anybody who gets in his path is eliminated by the quickest method, squeal or no squeal. Now, what I'd like to do is to see if it all couldn't be done without maiming the mob. What's the use of lying?" He paused, frowning.

"Well?" she queried. She would hear the next chapter. So far the story lacked the flesh and bones of detail.

"Well," he answered defensively, "I'm going to see how it can be done decently."

"Is that all you are going to do?" She was a trifle disappointed. There was no thrill to the *dénouement*. A soul-tragedy is interesting enough, but she saw none in Sam's effort to learn railroading and other useful things. It nettled him so that he said determinedly:

"No. I'm going to do it."

She looked doubtfully at him. His business education so far could not enable him to work wonders. Her look brought him a distinct feeling of annoyance. It rang in his voice:

"Do you think it's so easy to devise methods for doing these things? My dear, please remember that I'm going to do pioneer work. That's what it comes down to—doing business without lying when you want to get something. It has all the charm of novelty."

She smiled, as an old person might smile at a boy's original discovery of the truth of some axiom. She said, with a kindness that did not hide the air of superior wisdom and age:

"Lots of people do that."

"They don't fill Wall Street to overflowing," he retorted.

"Well, how are you going to do it?" There was visible interest in her question.

The way he would like to do it would be by going to Colonel Robinson and saying frankly: "Look here, you can't run this railroad. Let us try and we'll pay you more than the stock is worth in the open market." But the childishness of this was on a par with the desire to grasp the moon. However, perhaps Robinson was an honest and truthful man with enough common-sense to realize regrettably, but unashamed, his own shortcomings as a modern railroad manager; in short, he might be a man above personal vanity. But what Sam said to her was: "I'm going down to Virginia to look over the field. My father has so many irons in the fire that he stays at home and he fights here. He uses the ticker and a host of agents who are all practical business men, all of them trained to see nothing but the dollars and cents to be made. They all make money by doing as he says, and they think he is the greatest man that ever lived. I'm going to see the railroad and the men who now own it and find out whether they will sell their stock at a fair price—more than my father would pay. As it is, there will be money in the deal; but it's the work itself and not the money that interests me."

She did not know what she could intelligently say. She told him, with a touch of sympathy rather close to motherliness:

"It's the only way to get experience, and that's what you chiefly need."

"You don't think a man can do business intelligently and at the same time like a gentleman unless he is an old—" he began challengingly.

"Of course he can. I've always assumed that. It's the only way you ought to do anything. What I don't like about you is your attitude. You've just caught a little glimpse, and it seems so hard and cruel that you imagine you stand in solitary grandeur on a pedestal of unusual honesty and cleverness. You must hustle—"

"The race is not always to the swiftest."

"Not always; not more than ninety-nine times out of a hundred."

"Well, just you watch the hundredth." He did not say it vaingloriously. But for all that, his confidence seemed a trifle boyish to her.

"Are you sure you won't upset any plan of Uncle—"

"No. I ought to help him, instead. And I'm going to study railroading—the practical end of it—and then I'll know what to do in New York. But —" He paused.

"Yes?"

"It's the money."

"Do you mean—"

"I mean not having it, not having enough to be independent of everybody. Fanny, it isn't hard to make money. Anybody can make it."

"You've never made any."

"I never had to. If I merely wished to make money, I could make a heap now."

"How?"

"In the stock-market."

"You think so, Sammy?" She smiled. "But gambling isn't—"

"Betting on a sure thing isn't gambling; it's plain business. There's half a million lying there waiting to be picked up." He saw the picking-up process; it was like falling off a log, for difficulty.

She smiled incredulously. It was too easy. Sam, who knew nothing about business, make money like that?

Her skepticism made him say seriously:

"If I don't, my father will. It's part of the deal."

"Well, then, why don't you make it and then do something—"

"There's this about it: I don't know whether it's fair to my father to take advantage of what he has told me in confidence. He told me because he wanted me to understand this deal from A to Z. Now, if I start on my own hook to make money out of his information—"

"Would it make him lose?" There was, in the tone of her query, a desire to hear a negative answer.

"No. It merely would reduce his profit by exactly as much as I made. I would simply be taking advantage of what he is doing. As a matter of fact, my dear girl, it's perfectly plain that whatever he makes out of this will come to me some day, in some shape or other, and —"

She frowned and was about to speak when he went on with a smile:

"I'm not thinking of poisoning him to inherit his money. What I mean is that I'm sure he'd never give me a half-million to experiment with—"

"Certainly not," she said with conviction.

"But if I made it myself and I did what I wanted with it—"

"You'd lose it."

"Very well. What of it? Think of the educational value of the loss. It would be cheap if I found out there was no use in my trying to go to work."

"You'll have to do something, anyhow, whether it's what you like or not. You are so wise, Sammy, and so old that —"

He was not offended. He explained, very patiently:



Where She Kept Her "Papers"

"I think men in Wall Street are so accustomed to using certain tools that they never think there are others that can be used."

"It is barely possible that they are guided by experience," she suggested with mild sarcasm.

"Why, my dear girl, whenever my father wants men to guess the wrong thing, he merely tells them the truth."

"Then he can't be the monster you——"

"It isn't monstrous to tell the truth with intent to deceive. What I object to is callousness to the suffering of the people who can't get the results they might."

"Sam, I want you to do something, because it's a man's duty to do it and it should be a pleasure. But indiscriminate charity——"

"Should begin at home. I know all that. I read it in a copy-book once. But I want to do something that won't make me think of myself as a money-maker so much as a—well, I want to do useful work. I must have money to do it with—not my father's money, but my own, so that if I lose it I've only myself to blame. If I buy this stock, that I know he is going to put up——"

"Don't tell mother what it is. If Uncle Sampson won't lose anything by it and you don't interfere with his plans, I think you ought to. You've got your mind in a rut and anything that will take it out will be good for you. It isn't the money anyhow; it's doing something. If you give me more particulars, I might be able to judge better."

"The case is as I put it to you. I think, after it was all over and I told him what I had done, he'd laugh. The particulars wouldn't help you to judge."

As he said this, she pouted—at the thought of the unshared secret, he supposed. Instantly, business thoughts were driven from his mind and he saw her not as the inspiration but as the only companion of his life. She was good to look upon—her eyes, her cheeks, her chin, her throat.

She exhaled good health and a sympathy so distinctly personal, an interest in him so obviously keen, that it was as though a subtle perfume had been wafted from her to him. Curious ideas began to intrude, thoughts of divers hues and of varying degrees of incoherency. He felt that without her he was desperately alone; with her near by, there were many personalities within him, all of them valuable. Her perfect lips were red and the rounded throat was white; and the eyes like luminous sapphires said wonderful things, and he felt that his eyes replied. She became less a thing of flesh and blood than a radiant vision, merely to look at whom made the blood flow faster and warmer and the thoughts come more quickly, something of the effect of champagne. Within him it was as though his very soul was in a tremble.

"Fanny," he tried to smile easily as he spoke, "I'm mighty glad I went away. It's only now that I am beginning to realize how much you mean to me."

"How much is that?" She was unconscious of her own divine metamorphosis before him.

"Don't do it again, Fanny! . . . I'm afraid of boring you, talking of myself, and there are so many things I want to talk over with you that I can't say to anybody else. I'd feel so lonesome, if I didn't have you to talk to, that I guess I'd——" He ceased to talk. He was thinking of so many things he was not saying that it seemed useless to continue to make sounds.

"Well, dear boy," she said encouragingly, "I can stand it. You know I'll listen with interest. I expect you to tell me." She looked at him. Whatever it was she saw made her look away uneasily.

"I'd like to—ah—talk to you forever." He spoke almost through his clenched teeth. Then there came to him the vision of their past life and the relationship as of brother and sister. It had a disagreeable effect.

"Forever is a long time." She spoke lightly. She did not look at him, but he looked at her—at a beautiful woman, young and very near to a young and healthy man. He said:

"It would seem a minute to me."

"Oh, bosh." She laughed, frankly. "Do you love to talk that much?"

"Did it ever occur to you that I——"

"No, it never did. And you mustn't be silly," she interjected quickly. Also she looked at him with a stern displeasure.

"Well, you have no business to look so——" He paused. The sight of her intoxicated him. He saw her face like a flower seen through a mist. There came to him a faint odor as of violets, so delicately evanescent that only at times he breathed it. . . . He could not live without Fanny—this girl who was the only living being before whom he felt absolutely no sense of reticence. The book of his soul gladly opened itself before her eyes, for her to read everything. This feeling rose in him with a surge. . . .

"Be serious, Sam," she said rebukingly.

"Serious?" he echoed, conscious of an effort to control his voice. "What can be more serious than—that what you will help me to do? Nothing is more serious."

"Less talk and more work——" she began admiringly.

"I'll work hard," he said, "if it will please you——"

"Of course, it will please me to see you do something else than trying for automobile records."

"That's why I'll work." Sincerity rang in his voice.

"No, Sam," she said, with much positiveness, "you'll work because it is your duty to——"

"Oh, yes," he nodded twice, quickly, "to do something to make you feel proud of me."

"To make us all feel proud of you—especially your father."

She spoke as a loving mother to a headstrong youngster.

"My father does not need me, but I need you."

"What ails you, child?" she asked in mock alarm. There was a shadow of uneasiness in her eyes. It was the worst question she could have asked him. There was but one truthful answer.

"You! I can't help it, Fanny," he said, very determinedly, looking at her thirstily, hungrily, his very soul in his eager eyes. "Ever since I came back, I've realized it, and you might as well know it now as ever. Has it ever occurred to you that I—that—I——" He floundered helplessly. She arose and said:

"What occurs to me is that it is positive cruelty to let mamma talk Uncle Sampson to death."

"Let her be," he retorted fiercely. The more he looked at Fanny, the more he wanted her, all of her, for himself exclusively. To be alone with her on a desert island, that was Heaven. He was certain of it. "Sit down and let me tell you something. You are the only soul in this world that means anything to me, and you know it. And I want you to be the only one as long as I live. Oh, my dear, I've known you all my life and only now, when I want to become something in this world, only now I realize how much you mean to me."

"Oh, Sammy," she said tearfully, "let me——" She felt like an older sister before a sophomore brother who has just come home—at 2:30 a. m.—and she has opened the door for him because he tried for an hour and the key-hole was elusive.

"No," he said, "you must help me, and the only way is by marrying me. Then I'll have you to myself. Why not? I've always loved you, all my life, and——"

"Not—not in that way." Her distress was evident.

"Dear girl, we were too young. It surprises you now, but you'll understand it if—if—you'll think a little and see how natural it is and how nice it is that it's natural. Listen: I'm going——"

A sweetheart was not before her. It was only Sam, her brother. And yet she was conscious that her life habit of him was gone, plucked roots and all. Sam couldn't love her—that way—and yet Sam said he did, and he looked as if he did, and it might be that he really did, and, therefore, Sam was changing before her very eyes. Already it was a different Sam who stood there. . . . She took more interest in Sam than in any other man, having no brothers. He always had belonged to her; there existed between them perfect frankness. He could never be as a stranger, but she could not see him in this new character. . . . Not yet. . . .

Out of the tangled odds and ends of thoughts that seethed in her disturbed mind, one resolve rose above everything else: Sam must become a man, a useful man, a man the world would respect; and she must help him. It was her duty to him and to herself; she saw that very clearly. The readjustment of their relations, the final decision as to what they were to be to one another during the life that was before them—that could wait. Let him first become a man with definite ideals and an object in life, a man with a career. In the mean time his hopes could wait. Being a woman, she laid them on the top shelf of her soul-cupboard and locked the door.

The face she turned to him was calm and resolute. It was evident to him that she took him seriously. This brought with it hopes—and fears.

"Sam," she said to him a trifle sternly. "Of course, I'm very sorry to hear you talk like this."

"You don't understand——"

"It isn't a matter of what I do or don't. You haven't any right to—even think of such things."

"Certainly, I have. How can I help——"

"If you were not a boy, you would have helped——"

"My dear, I'm twenty-five, and I know I love——"

"Don't talk of love to me," she said with a sort of fierce impatience. "Do you think I'm a silly little——"

"No; I know you are the——"

"Let me speak. You've been away two years——"

"Wasted, utterly wasted!"

She checked his speech with a frown. "It's about time you began——"

"That's it," he agreed promptly. "Therefore, I——"

"You'd better acquire common-sense."

"The most sensible thing I ever did in my life was——"

"You don't know your own mind two minutes in succession."

"I know that I——" he began eagerly, anxious to prove her in error.

"You don't," she contradicted vehemently. In her anger she seemed to him a goddess whose every look and every gesture was an inspiration to something noble—for her sake, for her sake alone.

"So thinking he said:

"I'll make you love me. I'll——"

"Do it." In her challenge he did not—as she intended he should—detect the command to do something to deserve her, to compel her to love him by sheer force of great deeds. Nevertheless he rose impetuously. She pointed to his chair so resolutely that he obeyed her rigid finger: he sat down.

"Become somebody first. What right have you to ask anybody to marry you? What have you ever done to——"

"I've never asked anybody. It's only now that I've asked you. It's what I am going to do. I'm just as anxious as you. And besides, I love you and——"

"Don't you ever say that again to me, Sam, or I'll never——"

"Yes, you will!" He did not let her finish her threat. "You will, because——"

"First show that you have brains and then you may talk about——"

"Fanny," eagerly, "if I do, if I do, will you——" He rose. He saw himself accomplishing great things—all for the love of her, for her sake alone.

"Don't think of me at all. Sit down here and——"

"No, I won't." He took a step toward her. "Fanny, don't you care a little bit for me?"

"No."

"Is there somebody——"

"No; there's nobody. You know I'm fond of you and I don't want you to——"

"How can I help it?" he said, with a touch of exasperation. "How can I? I'm only human. I've always loved you, ever since I was a kid. Don't you remember that time we were engaged to be married and——"

"No, I don't," she said quickly. "And besides, I was only seven and you were twelve. And you don't act one made older now."

"I'd like to act as I did then." His voice grew husky for the dryness of his throat. "I—there is nothing I wouldn't do—if—if only you——" He was approaching her. His eyes were moist and he breathed quickly. He loved her—this man who was Sam and wasn't Sam—and she saw it. She put up her arm instinctively, as if to ward off a blow.

"You—frighten me, Sam," she said tremulously.

"Forgive me, dear girl," he said quickly. He walked back to his chair and sat down. He drew in a deep breath and avoided looking at her. At length he said, very quietly:

"Fanny. Listen, dear. I do love you, very, very much. It was only when I began to think seriously of my life, and I looked years and years ahead, that I realized how much I needed you. I can't tell you how much that is. It—it rather overwhelms me when I think of it. I can't bear the thought that perhaps I may not have you always with me and tell you everything, and work for you and—and have you help me to make good. This seems sudden to you, but it really isn't. I know you'll never love me as much as I love you. It will come harder to you to love me like that. But I wouldn't marry you if you only loved me like a brother. Believe me, Fanny, I am going to do something, to give me the right to ask you. I'll work for you, and if, after all, you—you can't, why, I'll keep on loving you just the same. And," he finished in a low voice, "I won't frighten you again. Forgive me, dear. But if you only knew——"

"That's—that's——" she stammered. Her eyes were full of tears. Her soul was thrilled less by his words than by his voice and his attitude. A great tenderness came over her and with it a wish to protect him, motherwise. Sam was her Sam, after all. She said: "That's the way I like to hear you talk. But, oh, Sammy, why did you——"

"I always did," he said, very quietly; "but I didn't know it."

She waited for him to say more, but he was silent.

"But, Sam, now you must do something to show you are not merely your father's son. Don't you know? I was so encouraged by what you said——"

"About going to Virginia? I'm going. I'm going to make money and I'm going to do something useful. I'm going to earn the right to ask you to love me." He would make money in the stock-market, to have it in order to do better things. And then he would come back to Fanny.

"And you won't talk about other things until you——"

"Until I make good? I promise. But if I do——"

"If you do what, Sam?" asked Mrs. Collyer, benignantly, from the door. "Put up Roanoke?"

"Yes," said Sam.

"I wish you'd lose no time," said Mrs. Collyer gayly. Sampson Rock had encouraged her to overflowing.

"I will, Aunt Marie. I'm now working as head office-boy, but I'll keep an eye on the market. What will you give me if I make Roanoke sell at par?"

"Something very nice," smiled Mrs. Collyer. She began to count.

"You are on! You heard her, Fanny?"

"Make good first; then talk about it," she answered quickly—for effect on the others. She did not wish them to know what had happened.

"Cash on delivery," said Mrs. Collyer with a technical look, thinking it was a Wall Street expression.

"That's the best way to do business, after all," said Sam with decision. "You were right, Fanny."

XII

SAM had been studying Darrell from memory during the last two days, recalling their joint experiences and their talks, analyzing his impressions of the Denver man. Little things to which he had attached no importance at the time came back to him, and became illuminative clews to Darrell's character, until he was certain that Darrell was an intelligent chap, who had been in deals and knew people and business, and, moreover, was a man to be trusted. They had been very friendly, taking to each other from the first. They had not called one another by their first names, but they were, he felt, intimate enough to do it in the future. Sam had put up Darrell at the club, but had seen him only once since their arrival in New York. Now that he was about to earn Fanny's love, he had no time to lose. The first thing he did in the morning was to write Darrell to dine with him.

That evening as they sat over their dinner at the club, Sam asked abruptly: "I say, Darrell, how are you fixed financially?"

The Westerner looked slightly surprised at the change of conversational topics had been sudden. He was a tall, square-shouldered, athletic-looking fellow of forty whose face told of an outdoor life and who wore good clothes well. His hair was very fair and his eyes were blue and alert, calmly confident, the eyes of a man who was quick-witted but not excitable. There was that about him which conveyed an impression of habitual self-control over features and feelings without any tinge of cold-bloodedness. It required little discernment to know that he probably meant what he said, just as it did not take a very vivid imagination to feel that he would be a good man to have with you in a fight against odds. He had also the Western manner—life was too short to beat about the bush all the time.

"How do you mean? I've saved something out of the wreck. But alongside of the Steel millionaires I'm in the thirty-cent class."

"You told me about some of your deals. I've got a big one myself, now." Sam spoke with a sort of restrained eagerness.

"I could scrape up a few cents," smiled Darrell. "What's the deal, Colonel?"

"You know, my father does things in the stock-market now and then."

"So I've heard," drawled Darrell.

Sam looked steadily at Darrell and said: "See here, Darrell. I'm going to tell you something, and I'm going to tell it to you because I like you, and because I think you have brains and experience, and I need somebody that has more of those things than I. Because I happen to be Sampson Rock's son, I've found ways of making money. I'll wait until that sinks in."

"Rock," said Darrell, "there's no need to spar for an opening. Life is too short. I like you, too, and if I had you out West with me a year, by jinks, I'd make a—" He paused.

"A man of me; I know. That's the West," laughed Sam. "Well, I've got to do the making myself, right here and now. But you can help me. Must you go West very soon?"

"No, I don't have to; but I've loafed long enough. There is always something to do in my line. I'm considering several things. But they could wait."

"I'll begin," said Sam, "by calling you Jack. My name is Sam."

Darrell extended his hand and Sam shook it cordially. For him that handshake cemented their friendship. He felt instinctively that Darrell thought the same; which was true enough.

"My father," said Sam, now calm and confident, "is buying the control of a certain railroad. But first let me go back and tell you this: He and I had some words the other day." Darrell frowned. Sam held up a warning finger—against hasty judgments—and went on: "He thought it was time I did something: work of some kind. I suggested going into some mining deals with you, as we had talked over on the steamer, but he wanted me to go into his own business. I didn't like it, because it didn't seem a square sort of a game. You see, my father deals in pretty big things."

"From what I hear, he is a great man. I don't mind telling you that I've inquired about him. I've a friend in Wall Street and he says your father's the ablest and the clearest-headed man of all the big guns. By the way, he thinks that Roanoke is going to sell at par one of these

days and stay there. He wanted me to buy some." He looked inquiringly at Sam. But Sam said:

"What I want to do is to go after the same thing the Old Man wants and get it without having to lie about it." Sam hesitated. Then, being full of the one subject, he blurted: "The fact is my girl won't have me unless I stop being my father's son."

Darrell laughed. Sam went on earnestly:

"She's the only girl I ever met who wanted me to work. She wants me to be something."

"She's a brick," said Darrell, with conviction. "I hope she's poor and —"

"She's not very rich; but she is a brick just the same." Sam was grateful to Darrell and grateful to Fanny. "Now, I know how I can make money. But

"The first thing to do is to get a broker we can trust. As Sampson Rock's son, I can't very well look for one. But you can. He must be a reliable man. The account may have to stand in your name. It's a lot to ask, but think about it. Take your time and —"

"I've got the man," interrupted Darrell. "He's a second cousin of mine, Albert Sydney, of Sydney & Co. He's the man I asked about your father."

"He'd suspect the governor —"

"He doesn't know your father personally."

"Sure?"

"Absolutely. I trade through him myself, at times. He's our man, I tell you. You can ask about him."

"Very well. Now, how to raise the money? I've got the bonds, but I can't put them up as collateral, and —"

"No; you can't. But if you own your own house, why not take out a mortgage for \$100,000 or \$150,000 and don't have it recorded?"

"Who'll lend me that?"

"I will," answered Darrell. He hesitated. Then he said: "Oh, hang it, you're all right!"

Sam could see that the hesitation was not from distrust, but because of a man's shyness about confessing affection. Sam rose and Darrell did likewise, each extending the right hand. Then Darrell laughed: "Say, we'll talk about the deal later. Tell me about the girl. Do you really and truly —"

"I really and truly," said Sam. He pictured to himself Fanny exhorting him to become "something." He added with profound conviction: "I've got to make good."

"And I'll make it my business to see that you do. What a lucky dog you are, Rock."

"Call me Sam."

"Is she light or dark?"

"Light. Now, if I begin by buying five thousand shares —"

"Holy Moses! What a lucky cuss!" Darrell sighed. He was a mining engineer, always on the go: as an expert going to Mexico, to Oregon, to Bolivia, to Alaska; as a promoter to London or to New York; never remaining in one place longer than three months; a man with a princely income; a victim of his own ability which made his friends implore him to examine mines and join syndicates; and who all the time was frantic at the mere thought of a home and a wife who called him "Jack, dear," imagining, with despairing raptures, children calling him "Dad"; afraid of all women not because of *gaucherie*, but because he feared not to find Her among them; and yet ready, eager, to believe the one he was talking to was She. He had thought about Her so long that She lived, somewhere. Beyond question, Sam's girl was the one he had been looking for these many years. Darrell was in love with love and he revered marriage as an institution, because it represented the joys he had felt in his waking dreams. His Heaven was domesticity. He shook his head. Then he asked eagerly:

"Say, Sam, has she a sister?" Sam's girl's sister was beyond the shadow of a doubt the girl he sought. He was all but ready to propose instant marriage by telephone, sight unseen.

"No," answered Sam carelessly. "Why?"

"Oh, nothing." Darrell's face lost its eager look. He frowned pensively.

At dinner Sam unfolded his plans.

"I'm going to buy a few thousand shares of the railroad stock my father's after. That's why I am so careful about the broker. The slightest suspicion —"

"My boy, I appreciate your confidence in me, but I tell you that you are taking bigger chances than you ought."

"If I've made a mistake in trusting you, what's the use of doing business with anybody?"

"That's all right, but —"

"I'm betting on you and on your judgment of your broker. That little purchase of stock is to make enough money to pay for something else. If my father gets the road, he'll improve it. There are valuable coal and iron properties along the line that as soon as there are good railroad facilities —"

Darrell hastily swallowed an oyster and interjected:

"I see! Next!" In the interruption Sam perceived Darrell's intelligent approval. This gave him confidence, and he was grateful to his friend.

"Well, I want you to see them with me so you can tell me how much I can pay for them. If I don't buy them, my father will. He's planned to form a big development company, with the bonds guaranteed by the railroad —"

"I'm on. Go ahead."

"If you say buy, I buy. See? I assume your knowledge of all kinds of mines is —"

(Continued on Page 23)



Not Precisely Expecting Plaudits

I want also to do something which my father says he can't do. I don't know how I'll do it, but I've got to do it."

"What is it?"

"Here's my trouble: I don't want my father to know what I'm doing. That makes it necessary for me to get my money from somebody else."

"How much will you need?" asked Darrell curiously.

"I don't know yet. Of course, I've some money of my own. I have a million in Government bonds that my mother left me, and I own the house we live in. It was hers. She left everything to me. The house is worth about \$250,000, I guess. It's appraised for nearly that. The bonds are way above par, so that all told I've got about a million and a half."

"And you need more?" Darrell's eyes gleamed admiringly. This boy was either a chip of the old block or an ass. The alternative that the boy's inexperience suggested made the Westerner watch Sam closely as he went on:

"Maybe, before I'm done; but not now. I know if I asked my father for the bonds, or if I mortgaged the house, he'd ask questions. I can't calmly tell him I'm going to take advantage of all he's told me in his wild desire to teach me his business. Therefore, I've got to borrow the money. I'm good for it, whether I win out or not. But this is safe. I know what is going on and what is going to happen. I'll tell you, but you must not tell —"

"Rock, you can tell me or not as you see fit. But put this in your pipe—whatever you tell me goes no further." He meant it. Sam saw that.

THE SATURDAY EVENING POST



REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY BY
THE CURTIS PUBLISHING COMPANY
421 TO 427 ARCH STREET
GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, NOVEMBER 24, 1906

Poor Richard Junior's Philosophy

- ¶ If you sow wild oats, you'll reap tares.
- ¶ In spite of spelling reform, success still ends in \$\$.
- ¶ Money talks—but the lack of it is a good grumbler.
- ¶ A straight vote is often cast for crooked candidates.
- ¶ There's more fun running after the dollar than sitting on it.
- ¶ Opportunity knocks at the door; importunity comes right in.
- ¶ Frequently the man higher up gets there by low-down methods.
- ¶ Uncle Sam is the most homesick world-conqueror history ever knew.
- ¶ Fashion is always a little ahead of those who try to keep up with it.
- ¶ The Tree of Knowledge always needs the sunshine of experience.
- ¶ It's about as hard to keep a good man down as to help a poor one up.
- ¶ Damning with faint praise—calling a débutante "interesting."
- ¶ Cicero was the first Senatorial muck-raker; the last one hasn't been born yet.
- ¶ Possibly it's because they throw physic to the dogs that the cat has nine lives.
- ¶ Now that the elections are over the Sovereign People will again be known as the lower classes.
- ¶ It may come to the point where Theodore Roosevelt would rather be right than ex-President.

Queer Railroad Arithmetic

THE annual report of the Burlington road, lately published, reminds one how wonderfully the property has progressed under James J. Hill's management. He now makes every freight train do the work that two trains did five years ago. He has increased the average train-load from hundred and eighty to three hundred and sixty-five tons. The year he came into control Burlington trains traveled nineteen million miles in order to move 3350 million tons of freight one mile. This last year they traveled only seventeen and one-third million miles and moved 6348 million tons one mile. Almost any layman can understand what this means in the way of increased economy of operation.

But the public has got little benefit from it. The decrease in freight and passenger rates combined has been but slight. This last year, excluding some extraordinary maintenance charges, the road earned fifteen per cent. on its capital stock, against about six per cent. before the Hill-Morgan purchase.

The rate-law contemplates that charges shall produce a fair and reasonable return upon the investment. No investor in Burlington securities now gets or can get more than a fair and reasonable return. He can get about four per cent. Hill, Morgan and associates took the hundred millions of Burlington stock and juggled it into two hundred millions of four per cent. collateral trust bonds—thereby capitalizing and absorbing the advantages that Hill's superior management would give to the road. Shippers and travelers get little benefit. The investing

public gets no benefit whatever. The benefit went to the persons who participated in the stock conversion deal—probably few in number. The collateral trust bonds are now largely in the hands of innocent purchasers.

Stock-watering and security-juggling are a very heavy handicap to "fair and reasonable."

Now What Will She Say?

WHEN a young woman decides to go to college these days she has a distracting variety of educational institutions to choose from. There is the coeducational college, which is the common type throughout the Western States. There are the women's colleges, the specialty of New England, and these again are divided into colleges that have mainly women instructors and are independent of any university, and those like Radcliffe and Barnard that hover under the wing of a man's institution and have men teachers. There is also "Segregation," the new brand invented at the University of Chicago, which means that the women are separated from the men in the classroom, but in other respects are coeducated.

But women have no choice as to the kind of college education they may take: it is all of the same order, the sort that is being served to their brothers in the colleges and universities all over the country. There are those who believe women should do the same educational stunts that men are set, and those who believe that, as women differ from men in certain important characteristics, their education should differ. These latter, who have some solid arguments, do not seem to have made much impression on our college faculties. They might start a woman's college of their own where only those subjects that they deem suitable to develop the minds of women should be taught either by men or women in a way suited to women without reference to what men are being taught in the older colleges. An experiment like that might settle in time the much-discussed question as to whether a woman's mind is, after all, essentially different from a man's.

Meanwhile, those women who want to get the most advanced teaching or pursue special subjects will continue to seek the universities where they are admitted to the classrooms on equal terms with their brothers. And those young women who are looking for a "good time" and want to be "college girls" will have to decide what proportion of seclusion they prefer in pursuing their studies.

The Autumn Sucker-Catch

FEW big newspapers nowadays are without swindling "investment" advertisements. In many of these the bait is so carelessly attached that it could not possibly hide the hook from anybody who took the trouble to look twice. Yet it is said that these advertisements are almost invariably profitable—to the advertisers. One or two thousand dollars expended in half-page displays will bring in two or three times the outlay. People are so flush, so many of them have loose money, that out of a hundred thousand, say, who see the advertisement, a certain per cent. will respond without any investigation.

Thus, from the swindlers' point of view, the enterprise justifies itself. It pays. But it seems to us to suggest a lamentable lack of economic sagacity on the part of the newspapers. The fake scheme itself is nothing. Any bright office boy could devise that. It is only the publicity which the newspapers give it that makes it effective. That is to say, the swindlers themselves contribute only five parts to the success of the swindle, while the newspapers contribute ninety-five parts. Yet the swindlers get two-thirds of the profits and the newspapers only one-third. This shows a gross economic incompetence on the part of the newspapers. They ought to get a share of the profits proportionate to their contribution to the success of the swindle. Any intelligent bank-clerk can point out to them which of their investment advertisements are gross and self-evident frauds.

And if there are others as to which they are in some doubt, it would not be actually ruinous to do a little investigating. They would deal very severely with the capper for a gambling-joint or a fake auction-room who pleaded that he really didn't know what was going on inside.

Temper and Temperament

JEROME and Hughes present a very pretty contrast in temperaments. Both belong to the so-called better classes, with education and high ideals of public service. Jerome has been longer before the footlights and has by nature the more seductive personality. He is of the emotional type that likes to tell, in season and out, just what it thinks of everything and everybody. Such a man finds an emotional relief for high-strung nerves in freeing his mind abundantly, and his air and his confidences are attributed to honesty, to frankness. Jerome failed once—

in the insurance muddle—fully to live up to his engaging character, and it will take him a long time to recover politically from that error of judgment or instinct. When he tried to get the Democratic nomination for governor, people suspected that he wanted it very badly—for William Travers Jerome quite as much as for the public service.

Hughes is as honest a man as Jerome. He has gained his position in his profession by hard, quiet work. The most noticeable quality which he displayed when he appeared publicly at the insurance investigation was restraint. He kept well within those limits of judicial inquiry that the case demanded. He avoided personalities when every temptation to be effectively personal was presented to him. And he displayed a fine courtesy, even when digging the facts out of unwilling witnesses. After the investigation he presented a temperate report, and then went abroad, not looking for bouquets. When the governorship was dangled before his eyes he kept a dignified silence until he was nominated. He will make a good, not a spectacular, governor.

The one man has character and nerves; the other one has character and brain. In the long run, which is life, the more intellectual, self-restrained temperament is likely to make the bigger impression.

An Unconstitutional Constitution

AN EXCEPTIONALLY ponderous critic of the Administration, of the highest financial proclivities, raises an important constitutional point. The President, in considering "swollen fortunes," has repeatedly suggested a graduated Federal tax. The Supreme Court held a graduated Federal income tax to be unconstitutional by a vote of five to four. But the President is likely soon to have the appointing of three members of the Supreme Bench. The critic points out the insidious peril that he may select judges who are favorable to his view and will uphold such an act as he wishes passed.

This, the critic declares with feeling, he has no right to do. The Constitution is whatever a majority of the Supreme Court says it is. A majority of the court has already said that it was so and so; and if the President doesn't like it he must call a convention and have the Constitution amended. For the President to so construct the court, under his constitutional powers, that five of its members will adopt a view which only four adopted before, thereby letting in a tax law which would have been shut out before, the critic holds would be most flagrantly unconstitutional. In fine, the court formerly had four unconstitutional members. After the President's appointments are made it may have five unconstitutional members, or a majority. The Constitution being whatever a majority of the court says it is, it follows that under the decisions of this court the Constitution itself would become unconstitutional.

This is the weightiest constitutional argument we have ever heard, and by far the most harrowing. We hope Senator Spooner will not overlook it, for it ought to inspire a debate in the upper house as extensive and luminous as that of last winter in connection with the railroad-rate bill.

The Other Fellows' Money

THE embezzler who goes quietly into the back room and blows out his brains, or cuts off his mustache and tries to hide in another city, is a tame proposition these days. Our best absconders conceive the rôle more romantically.

Stensland, of the Chicago bank wreck, selected a remote and picturesque corner of the world wherein to start a new life, and, if he had not shown a weakness for European civilization, he might have led his captors a pretty chase into the interior of Africa. A Frenchman who absconded last year with several million francs in gold and English notes from a large Paris bank, where he was employed as a clerk at a few hundred dollars a year, played the part in light opera style. He chartered a yacht, engaged a physician to look after his health, and took with him a companion, a man-servant and forty trunks.

They disappeared into the vasty deep, and nothing was heard of them until a fortnight later, when they put into a South American port and were promptly nabbed, thanks to the cable. Probably the childish confidence of the Frenchman that anything so far from home must be safe brought him to such prompt disaster.

The latest gentleman to essay the rôle on a large scale, the Cuban banker, has been more grandiose in his venture than either of the others. Having appropriated unknown "millions in gold" he set sail from Cuba with his family, in one of his own ships, presumably intending to take refuge with the president of Venezuela.

We are fond of saying that this round earth of ours is growing smaller every day; it certainly grows truer every day that there is no spot on it where a man may hide himself safely from punishment.

THEIR OTHER SELVES

The Troubles of Doubles and the Doubled BY JOHN ELFRETH WATKINS

IT HAS been said that every one has a "double," tucked away by fate in some corner of the world or other; and a datum in support of this contention is the fact that as soon as a person comes into notoriety his counterpart is sure to be raked up and harped upon in the public prints.

Even after a considerable study of these phenomena, I find it difficult to state a rule as to who comes out the smaller end of the horn—the humble double or the exalted doubled one. I do find, however, that the doubled have one of two well-defined opinions as to the advantage or disadvantage of their situation. "Why, man," laughs he of the one stripe, "I can blame all of my sins upon the fellow!" "Hang the swindler," growls the other; "no doubt I am paying his bills!"

In our public life there is full many a Chilcote who, when bored by his routine, might find a Loder to masquerade for him and allow him peaceful respite. Should the President take such a fancy, he would probably send to Los Angeles for Mr. F. G. Huddleston. So likely a double is this gentleman that cowboys of the Roosevelt Rough Riders address him as "Colonel" and give him respectful salute when he travels through the far Southwest, as often he must in his capacity of general manager of a great enterprise. But far from pride-puffed is this Roosevelt double. Indeed, he has oftentimes resolved to break out in chin whiskers and thus dispel the illusion which he creates. He cannot wear a silk hat without being fairly mobbed, and his many necessary visits to the Eastern cities are always fraught with annoyances to which he is very sensitive.

President McKinley had a double who suffered considerable annoyance. This was Dr. Luther Hazard Bugbee, of New York. Wherever the doctor went people would lift their hats to him in respectful salutation. Practical jokers were continually pointing him out as the President to people who straightway buttonholed him and asked favors; and once or twice while he happened to be in the same city with the President the police had to rescue the double from mobs of curious people. Doctor Bugbee was a frequent visitor in Washington, but dared not wear his tall hat on the streets of the Capital. Just before the late President's assassination his double called upon him at the White House and the two compared notes, agreeing that the likeness was striking, especially the profile.

It Cost McKinley Votes

The doctor facetiously apologized to the President for a loss of votes which he may have caused the latter during his first campaign. In 1896 he had gone to Chicago just after Major McKinley's nomination.

"Many people approached me and promised to vote for me," said the doctor. "I took it all good-naturedly for some time and until a big policeman came up to me, just as I was about to catch a street-car."

"'Mr. McKinley,' he said, in the most respectful manner, 'pardon me, but we are all going to vote for you.' His interruption caused me to miss the car and, with some ill-temper, I said:

"'Vote and be hanged!'

"As I turned away I beheld a face full of perplexity, one which has weighed upon my conscience ever since."

Another of the late President's doubles was Charles N. Fowler, of New Jersey, who sat in the House of Representatives at the time of Mr. McKinley's first election. Once, when Mr. Fowler recalled to the President how a man had addressed him as "Major McKinley," the Chief Executive asked:

"Well, Fowler, did you make the man apologize?"

The only President who ever enjoyed a respite while a double masqueraded for him was the Ohio Napoleon. During the Peace Jubilee in Chicago, William A. Murphy, one of seven policemen detailed in "plain clothes" to guard the President, was ordered to wear a silk hat and ride in

a barouche with the chief of police while Mr. McKinley was for a time driven very quietly in a closed carriage. Murphy, who bore a striking resemblance to the Chief Magistrate, was ordered to uncover when the crowd cheered. For a half-hour throngs of people howled themselves hoarse, hailing Murphy as the President.

President Cleveland's most striking double was Walter H. French, of Massachusetts, file-clerk of the House of Representatives. He took a mischievous delight in deceiving people on the streets by exhibiting, with remarkable skill, many of the mannerisms of the President, which he had studied. He had, by careful observation, acquired several facial expressions of Mr. Cleveland's, and was even said to perfect the illusion by selecting the same pattern of clothing as worn by the great Democrat.

Bryan and the Waiter

William J. Bryan had a double in the person of a Buffalo waiter, one Fred Fulcher. In March, 1901, Mr. Bryan was at the Ellicott Club, Buffalo, and a committee from the University of that city was appointed to escort him from the club to make an address to their fellow-students. Mr. Bryan had left the club when the committee arrived, and the latter, when about to turn away, happened to spy one of the club waiters whose likeness to the famous bimetelist was striking. The waiter was furnished with a slouch hat and prevailed upon to play the part of the Nebraskan. As he appeared before the students, one of them yelled:

"Three cheers for William Jennings Bryan!"

The cheers were given with a vim, and the waiter, entering into the spirit of the mischief, proceeded to deliver a speech.

"I presume," said he, "that you would like me to speak regarding Rear-Admiral Sampson's recent letter; of the speech made by Senator Morgan; of the Cuban policy of my successful rival; of the Porto Rican matter, but I can't. I came here solely for business."

The concourse of students then "gave the double" and went their ways, radiant with the thought that they had heard Mr. Bryan. A similar hoax was perpetrated during Harrison's Administration. The Hoosier President was on his way to his cottage at Cape May Point and had to pass over Market Street Ferry from Philadelphia to the Camden train-shed. A great throng had collected at the latter point, about the Presidential train, and stood in anticipation of the President's coming. Some wag over in the superintendent's office near the Camden station remembered that one of his colleagues, Samuel D. Roberts, was almost an exact double of Mr. Harrison. Producing a silk hat, this jester and some accomplices invited Mr. Roberts for a walk. They took him through the Presidential train and finally to Mr. Harrison's own car.

"Now, Sam, put on this high hat, step out on the platform and make your best bow," one of them urged. Mr. Roberts, never averse to a joke, did as he was bade and received an almost deafening torrent of applause.

"Few men have enjoyed all the glory of being President and felt none of the responsibility—even if the experience lasted but a minute," said he, recalling the incident to the writer.

David B. Hill, when in the Senate, had as a double Jacobus Seneca Jones, a high-class clerk in the General Land Office, who looked enough like him to be his twin brother. Wherever Mr. Jones went people nudged each other and whispered, "There's Dave Hill." In stores, on trains, in depots strangers bowed profoundly and offered the salutation, "How do, Senator?"

The late Senators Quay, of Pennsylvania, and Davis, of Minnesota, were continually mistaken for each other, and it was once suggested that they should wear door-plates for purposes of identification. On

one occasion Senator Davis gave his colleague a shock, in about these words:

"By the way, Quay, three more of your constituents were hounding me to-day. Not wanting them to think you had become stiff and unfriendly since you'd become a Senator, I just promised to take the first one—Smith—up to pass to-morrow evening with the President in an informal way. The second one—Jones—I promised that job in the Printing Office which you said you'd see about, and the third one—Mrs. Maloney—I invited up to the house to dine with you and your wife on Wednesday!"

Another man in public life has a double in Mr. Francis B. Lee, a prominent attorney of Trenton, who lately related to the writer an amusing incident which occurred last June at Valley Forge, where he was the orator of the day during some dedication exercises.

"Before the ceremonies," said Mr. Lee, "I took a walk along the Bridgeport Road, and, having reached the edge of a tall wood, I noticed three men rapidly approaching me, one of them an elderly negro. Each was gesticulating violently and soon they broke into a trot, the negro gaining the lead. "Go'd arftnoon, suh. I knowed yer'd be upther celebration, so I's tuk chance, and I suttly is lucky to ketch you alone," said the African. "I jes wanter know ef yer won't put yer name to di yer application fer a penshun. Yer remembah me, suh. I wuz —. But before the negro could complete his sentence a voice unmistakably Irish broke in with the remark:

"Faith, naygur, can't yez give the gentleman toime to take a breath? Besides, I want to see him meself. Ye know me well, Michael O'Neil," he said, now addressing me. "I was fur years in the quarry. Well, me little bye Patsy do be wantin to be a leaf or a page, or whatever yez call it, at Harrisburg nixt winter. Say, sir, phwat can yez do for the laad, for he's a good one and do fairly worship Mr. Roosheyvelt?"

"By this time I was thoroughly mystified and was attempting to straighten out the situation when the third man, apparently a resident of a downtown ward of Philadelphia, protested to the Irishman:

"Say, youse, I've got real business copped out, I have. Now this ain't no cheap hard-luck story; it's de real t'ing. I want to go to Baltymore when de oyster season opens—dat's me trade, shuckin' shells—and I wants a pass. Senator —."

"At the word 'Senator' I gasped.

"Who do you think I am?" I asked the group.

"Why, Senator Knox, of course," they replied in chorus.

"The dejected trio disappeared as quickly as they had arrived and I was left to ponder upon the trials and tribulations of a great man."

Mr. Lee is a striking counterpart of the Pennsylvania Senator, though he is a larger man in all dimensions. On several occasions he has had waiters in restaurants tap him upon the shoulder and ask—for the information of guests—if he is not Mr. Knox.

Another Henry Clay

Representative Sulzer, of New York, came to Washington famed as the double—or, rather, the physical reincarnation—of Henry Clay. He was accused by some of his public foes of priding himself on the resemblance and of employing various poses and other devices to accentuate it. Once when twitted about the matter in the House the witty New Yorker made a humorous reply in which he said:

"Mr. Speaker, I cannot prevent the newspapers from comparing me with other great men!"

A double who once very nearly shared Sidney Carton's fate of expiating the offense of his counterpart is Dr. Thomas J. Hunt, of Scottsville, Kentucky, in whose case, however, the expiation would have been involuntary. Doctor Hunt was the double of the notorious Jesse James, when the two were in their prime. In 1880, the old stage between Mammoth Cave and Cave City was held up by two men. After the passengers



The Dress Suit Case Parade

By A. Frank Taylor

IS George leaving Town? He certainly is not! George is going to Old Dr. Goose to have his suit pressed—That is all.

George holds a Dress Suit Case Parade once every Week.

For George has to put up the Swell Front in his Business—and he has Two Suits to Back up his Brav Bluff—

And if George ever misses his Weekly Visit to Old Dr. Goose—if he has to wear the Same Suit Two Weeks in Rapid "Suction"—It goes into the Colored Minstrel Business right away—the Coat Collar gets the Yaws—whatever that is—and spreads away from George's neck. The Left Lapel decides that the rest of the Coat is not correct form—which is not far wrong—and tries to Break away—while the Sleeves twist and look knock-kneed—and the Trousers droop sad-eyed at the Knees.

Then when George sees the Boss look at him Slantwise—

—And those Slantwise Glances usually presage a Heavy Dip in the price of George's Salary.

It costs George about the price of a Good Suit every year to keep up his Swell Front—

—And have the proper creases in his two pair of Trousers and keep his two Coats looking as though they were made for Him—and not for his Uncle Bill who owns a Farm up Country and doesn't care a Gosh Darn about Clothes, anyhow.

And it's all because George's suits were cut wrong in the First Place—and made wrong in the Second Place.

—And were So Shapeless and Peculiar that even the Woman who Scrubbed out the Tailor Shop nearly laughed herself into a Convulsion when she saw them.

But the Man who made George's Suits wasn't going to rip them all up and make them all over again—Not if he knew it.

For that would cost him too much Money.

He simply handed them over to Old Dr. Goose

—The Hot Flat Iron.

And, in the Wink of an Eye almost, the Peculiar Curves were pressed out Here and There—the extra Cloth was Shrunken in where it was needed—and the Tight places Stretched out—And behold George's suits looked as if they had been properly cut and properly made—as if they had Shape—Style and Fit.

They looked the Part of Real Clothes all Right—

But the "Make believe" Shape—Style and Fit faded away in a mighty short time after he bought 'em.

And George soon commenced his weekly Dress Suit Case Parades to Old Dr. Goose.

Now, we're telling you about George and his Dress Suit Case Parade—

—Because nearly 80 per cent. of all Clothes are simply faked into shape by the Hot Flat Iron—Old Dr. Goose—as George's were,

—And because we make "Sincerity Clothes"

—Which are NOT merely pressed into shape resemblance

But which are honestly Shaped by the Needle.

Every defect in "Sincerity Clothes" is carefully investigated and permanently adjusted by genuine needle work instead of the cheap and temporary Flat Iron.

"Sincerity Clothes" will fit well and hold their Shape with one-fifth the "Dress Suit Case Parade" Business another suit needs to look half Decent—

And to Fellows who bravely want to keep up the "Swell Front" this feature is a consideration.

Therefore, if you want to drop out of the "Parade" and wear Clothes that are Sincerely and Honestly well made from cutting to finishing, look for the label of the Sincerity Clothiers on your next suit or overcoat.

Your up-to-date local dealer will carry "Sincerity Clothes."

The label reads this way:



WINTER SUITS

MADE TO ORDER \$6 to \$25 NEW YORK STYLES

STYLE BOOK and SAMPLES FREE

Our Style Book Illustrates and Describes:

VISITING COSTUMES	\$6.00 to \$20
TAILOR-MADE SUITS	\$7.50 to \$25
STYLISH SKIRTS	\$3.50 to \$15
WINTER COATS	\$6.50 to \$25
ULSTERS and RAIN COATS	\$8.75 to \$20

WE PREPARE EX-
PRESSES CHARGES on
these garments to any
part of the world, and
State, which means a
big saving to you.

With our Style Book
and Samples before
you it is much more
convenient and satis-
factory to order your
Winter suit. We ask
from you to make
your purchase elsewhere.

Whether you are
stout or slim, tall or
short, the garment
before you is especially
for you to suit to fit
and become you.

We offer you a selec-
tion from over 100
styles and fabrics.

Our fabrics include all
the very newest weaves.

Our styles come
directly from the
New York City and show
the garments that are
now popular in this
great fashion center.

We guarantee quick
delivery and a perfect
fit. Your money refunded
if you are not satisfied.

We Send Free to any part of the U. S. our new Winter
Book of New York Fashions, showing
the latest styles, and containing our copyrighted measure-
ments for men, and a large assortment of Samples of the
Newest Materials.

WRITE TO-DAY, you will receive them by return mail.
National Cloak & Suit Co.
119 and 121 West 23d Street, New York.
Mail Orders Only. No Agents or Branches. Est. 18 72.

WHITE LAW'S
Paper Blankets
SANITARY • HEALTHFUL • WARM.

BED Clothing should be warm and light. Blankets
BED and thick quilts should never be put upon the
bed. The weight is depressing, retains perspiration, causes nightmare and is unhealthy. Paper
Blankets are warmer than woolen, and weigh only
ten pounds each. Made of strong, sterilized paper,
kite finish, will not slip. Cost less than the best
blankets. They are an application of A Well-known
Scientific Principle. Worn between sheet and top
cover. Price \$3.00 a dozen, F. O. B. Cincinnati, or we
will send two full size for sample, post paid, for \$1.00.
Also make the Paper Diaper that Appeal
to the Mother of the Baby to be worn inside a
regular diaper and destroyed when soiled. 75 cents per 100
F. O. B. Cincinnati, or will mail 50, post paid, for \$1.00.
If skeptical send 10 cents in stamp for samples of diapers.
Whitelaw Paper Goods Co. Dept. 4, Cincinnati, Ohio.

MASPERO'S
Extra Fine Lucca Olive Oil is the first
dropping before the pressing of the
olives. It is the truest, purest, finest
variety. C. Maspero has been a recog-
nized food expert and his name has
stood for absolute purity and un-
excelled quality in food products.

Pure Olive Oil

Is nature's food and Maspero's Olive Oil is guaranteed absolutely pure and imported direct from the grower.
Tested at the United States Department of Agriculture, and by the Italian Government.
For sale by nearly all high class grocers. If your provisioner does not have it, send his name and address and I will send you a sample bottle free.

C. MASPERO, IMPORTER
Dept. S, 333 Greenwich Street, New York
(Pure Food Specialist and Government Expert.)

NEXT SUMMER WEAR
Loose Fitting
B.V.D.
Trade Mark. Registered U. S. Patent Office.
COAT CUT UNDERSHIRTS
and
KNEE LENGTH DRAWERS
ERLANGER BROS., New York

had been stripped the conveyance was allowed to proceed. A part of the booty was the watch of a Judge Roundtree, whose name was engraved upon the case. A reward was offered for the highwaymen, and two months later Doctor Hunt was arrested in jail for four months he was indicted, and the case against him was continued for a year, he remaining in prison the while. When finally brought to trial he was identified unmistakably, as one of the robbers, by all of the stage passengers save two. He was sentenced to prison for three years. After he had served several months, Bob Ford killed the real Jesse James and in his possession was found the watch of Judge Roundtree. After being in prison eighteen months, for James' crime, Doctor Hunt was pardoned. He was arrested three other times for offenses committed by his notorious counterpart, but managed to escape in each instance.

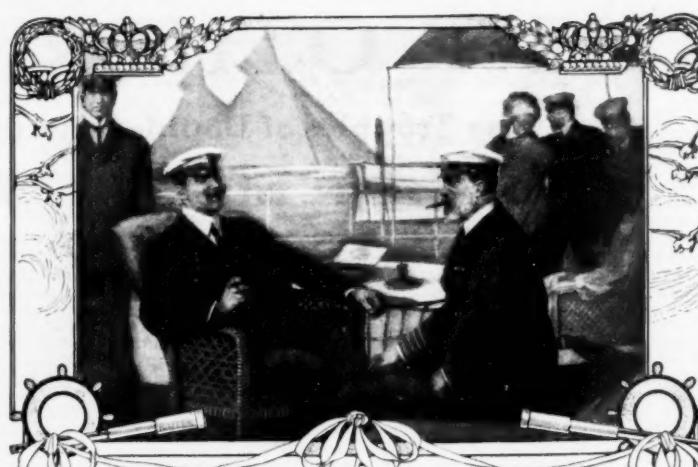
A foreign diplomat, attached to one of the Washington embassies, several years back, had the distinction of being the double of no less a celebrity than Doctor Mary Walker. It is true that this very erudite gentleman had to his credit a trifle more *embonpoint* than the noted lady of the silk tile, frock coat and trousers; but the resemblance was none the less striking, and when Monsieur would attend the threathes people in the audience would be sure to nudge each other and remark: "Why, Doctor Mary is plumping up a little, isn't she?" — or something in that wise. Monsieur had about the same stature as had the eccentric doctress, and his face had the same characteristics of complexion and expression. Among the younger social set he came to be known altogether as "Doctor Mary," a distinction of which he is probably ignorant until this day.

In the Russian embassy there was, a few years back, a secretary, M. Zelenoy, regarded as an excellent double of the Czar, and now that M. Zelenoy has returned to Europe his monarch might emulate the Sultan of Turkey and put him to good use during these troublous times.

The Sultan is alleged to have—in his chief valet and foster-brother—an exact double whom he commands to take his place in public ceremonies whenever his spies inform him that there is reason for apprehension. This double, and not the Sultan himself, is said to have been the personage who made the miraculous escape from the bomb thrown during the ceremony of the Selamlik. One argument in favor of this supposition is the fact that the personage at whom the bomb was aimed displayed undaunted courage.

The Czar's father, Emperor Alexander, had as a double one Carlsen, a Dane, who became so imbued with his striking resemblance to the late ruler that he developed the delirium of grandeur, lost his reason completely and died in a mad house, convinced that he was the real Czar and the victim of a nihilist conspiracy. The Czar Peter III also had a double, and after he was dethroned and murdered in the time of Catherine II this prototype impersonated him to the extent of pretending to the throne and leading an agrarian uprising which it required over a year to suppress. Indeed, on the banks of the Volga—where this impersonator started his rebellion—another false Czar is alleged to have appeared this autumn and to have mustered 50,000 followers in an agrarian uprising.

With feminine doubles neither history nor the current memory is nearly so replete as with those of the sterner sex. Miss Edna May, the opera singer, has, however, the distinction of being very successfully "doubled." During her recent season in London, rumor continually came to her that she had appeared at certain times in places which she was positive she could not have visited at such hours, because of her professional duties. Eventually it was brought to light that there dwelt in London a beautiful young woman so precisely like Miss May as to successfully deceive not only chance passers-by, who knew her by sight, but shopmen and hotel employees. It was the ruse of this double to frequent shops, exhibitions and other public places and, after introducing herself as her lovely prototype, to suddenly discover that she had forgotten her purse. She had no difficulty in obtaining credit in the restaurants or shops or loans for cab hire and such sundries. But this was not the end of Miss May's discomfiture, for, after appealing to the police, she was in constant dread of being arrested for impersonating herself.



"When Crowns are Doffed for Yachting Caps."

El Principe de Gales

THIS superb cigar was introduced to the public sixty-five years ago, and named for the little heir to the British crown, then a baby. The baby has become the King of England. The brand has become

"The King of Havana Cigars"

Its record is sixty-five years of unvarying excellence—sixty-five years of a high Standard steadfastly maintained through good years and bad. No other Havana cigar can be called its rival, either in leaf-quality or workmanship. No other has its distribution, its popularity, its variety in sizes or its sales.

A mild cigar, with the true, inimitable, Havana fragrance, made in more than 150 sizes, priced from 3-for-25c. to \$1 each. Sold everywhere.

Havana-American Company, New York, Tampa and Key West



CONTROL

OF FAST, HEAVY
CARS ON SEVERE
CURVES AND WHEN
SHARP SWERVES
ARE NECESSARY, DE-
PENDS ON THE CHAR-
ACTER OF THE TIRES.

1907 EDITION
Practical Brief Figuring

(By JOHN UDY LEAN)

Quickly saves its cost many times over. Accurate and instantaneous short-cuts right up to date for bookkeepers, bank clerks, business men, contractors and mechanics. 115 pages, 4x6½ inches, cleanly printed, handsomely bound.

Adapted for use as a business college text book. For a copy of this book and a year's subscription to *Modern Methods*, the most practical magazine published for business offices, send \$1.00 to **MODERN METHODS PUB. CO., 412-88 Griswold St., Detroit, Mich.**

PENNSYLVANIA CLINCHER

RACING TYPE—ARE CONSTRUCTED
WITH FLAT, CORRUGATED TREAD TO
GRIP THE ROAD AND PREVENT SKID-
DING, AND THEIR MATERIAL IS SO
TOUGH AND RESILIENT THAT THE
SEVEREST WRENCHING WILL NOT OVER-
STRAIN THEM.

THE FASTEST, MOST
DURABLE TIRES MADE

Pennsylvania Rubber Company
JEANNETTE, PA.



NEW YORK—1741 Broadway.
CHICAGO—1241 Michigan Avenue.
BOSTON—29 Park Square.
BUFFALO, N. Y.—117 Main Street.
ATLANTA, GA.—102 N. Prior Street.
PHILADELPHIA—615 N. Broad Street.
LONDON—4 Snow Hill.

Let me sell Your Patent

My book based upon 15 years experience as a Patent Salesman mailed FREE. Patents are exclusively. If you have a Patent for sale call on or write

WILLIAM E. HOYT
Patent Sales Specialist
290 P Broadway N. Y. City



I Print My Own Cards
Circulars, books, newspapers
Card and Job Cards, \$1.00
Money saved makes Allesy,
printed rules. Write factory
for catalog, presses, type,
paper, cards.

The Press Co., Meriden, Conn.

ANY FACTORY

Making cheap and medium grade furniture, tables, chairs, beds, wagons and buggies, ice-chests, showcases, spokes, handles, hubs and rims, pails, wood measures, bread-trays, step-ladders, or any other product of which wood is the basic material and in the making of which steam or electric power is required, would prosper

If
Located
At
MONTGOMERY
ALA.

Because: Two electric companies make low competitive rates for furnishing power, and coal can be bought for \$2.25 a ton delivered.

Because: There is an abundance of both hard and soft woods surrounding Montgomery, accessible by rail and river.

Because: The entire output of the factory can be readily sold in the territory immediately surrounding and adjacent to this growing city.

Because: Labor is inexpensive and labor troubles are unknown. Wage-earners are contented, and cost of living is low.

Because: An ideal climate permits continuous operation of factory, twelve months in the year, with full force of healthy operatives.

Because: Seven railroads and the Alabama river furnish quick transportation, not only to surrounding states, but also to the populous centers of the East and West, alike.

Because: The Commercial Club of Montgomery, in its desire to see the city double its population in the next three years, is prepared to give free sites to worthy plants and loyal support, after they are located.

Address

The Commercial Club
Department A
Montgomery, Alabama

A SCANDAL IN CHANCERY

(Concluded from Page 9)

applied in every State from Maine to Texas. It stood. And on the day that the railroad stepped down and out the people rose as one man and shouted aloud; the voice of the press made itself heard above the tumult; and there was but one burden to the song: "Dan Satterthwaite!"

He was great. They made him Governor. And then they were not through. They made him United States Senator after that.

One day he looked over the trust company books that he still had left. When he added up the money that remained it amounted, not to thousands, but to hundreds merely. He smiled.

"It took it all to smash 'em," he said to himself. "And, by the way," he reminded himself finally, "I never have straightened up the V.C.'s estate."

Little by little, paper by paper, he brought order out of chaos.

"I guess everything is straight now," he told himself.

He looked at the calendar. It was midsummer by this, and very hot. July 5. The figure caught his attention. His mind groped back to that April 5 that seemed so long ago. Suddenly he started.

"Ultramarine Blue," he said to himself, "where have I heard that name?" It was just a fragment. "Ultramarine Blue." Then he laughed. "Oh," he said to himself, "it was the old man's \$5000 venture! I wonder where those shares are, anyhow. Must've thrown 'em in the waste-paper basket, I suppose," he told himself.

Search as he might he could not find them. They had disappeared completely. He forgot about them for a time. But the name kept recurring to his mind. "Ultramarine Blue," he said; "Pigeon's Egg. Where—"

He seized a daily paper. He sought eagerly for the financial column. "I thought I'd seen that name somewhere recently," he said. He found it.

Ultramarine Blue copper stock was quoted, actually quoted. Quoted? It was more than quoted. It was selling on the market for \$200 per share.

"And the old man threw those shares away!" he groaned.

He searched afresh. He didn't find them. But 'way down, 'way back, in a corner of the old Vice-Chancellor's desk, he found a note, folded and refolded, and addressed to him. It was written in his father's handwriting. It was dated April 10 of that dreaded year. It said:

Danny Boy, I'll never dare to tell you till I'm gone. We little thought five days ago that my venture on the Street would pan our right. It has, I am sorry to say: sorry, Danny, because I want to keep you off the Street. I want you to watch the failures, not the successes. I've sold this stock to-day for 125, Boy. The mine's panned out. And I've banked the money. But I'll never tell you till I'm dead. Remember, I didn't get something for nothing. The \$5000 was worth more to me years ago than the \$150,000 is to-day. You can't get something for nothing, especially down on the Street. Stick to the law, Boy. And some day you'll be great. I know you will. V.C.

And there, with it, crumpled up, was the newspaper quotation of the day, with the figures and the explanation of the sudden rise of Ultramarine Blue.

"Thank God!" said Dan Satterthwaite, reverently, to himself. A great burden had been lifted from his soul.

He strode to the door. "Mary, girl!" he called. She came.

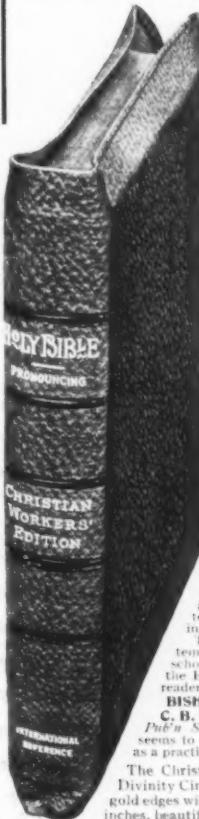
Dan Satterthwaite groaned. "I want somebody to take me out and kick me all around the block, my dear. I—I have just discovered that I have squandered one hundred and fifty thousand dollars that rightfully belonged to us, and, therefore, dear, by rights belonged to you!"

He dropped into a chair and told her all about it.

"As for the hundred and fifty thousand," said Mary Satterthwaite, "why, you'll soon make that, somehow, in the law."

She was right. He did. For Dan Satterthwaite is not only great. He is not only honest. He is also rich.

Easiest-Reading Bible



By an entirely new plan, a thread of red ink running from Genesis to Revelation binds in one harmonious whole each leading topic. All the precious truths which lie hidden under a mass of unconnected matter and escape the mere Bible reader are brought to light and tied together.

In the "International"

Christian Workers' Bible
the Rev. Jesse Lyman Hurlbut, D.D., the popular authority on Bible themes, has arranged on this plan

Three Thousand Selected Texts

The Christian Workers' Bible is not for a special class but for all who read the Scriptures.

Prominent people's opinions of the Christian Workers' Bible:

JOHN WANAMAKER: I have received the marvelously beautiful and harmonious "International Christian Workers' Bible." It is an advance of anything hitherto attempted in making the Bible usable for Christian Workers.

LYMAN ABBOTT: This edition will be valuable to Christian Workers in their endeavor to get at the teaching of the Bible on great spiritual themes directly and immediately, and not through the medium of commentaries and theological treatises.

REV. JAMES A. WORDEN: In this beautiful International Christian Workers' Bible, according to the finest typewriting, I have a complete copy of the Scripture accurately and tastefully marked, according to the very best ideas of Bible marking. Doctor Hurlbut has been especially happy in deciding upon those passages which treat of the theme of salvation, and upon his division of this general theme into classes. I went through the Christian Workers' Bible numerous times, and found it complete in every

The beautiful printed red lines and letters are guides to the great temple of the Bible. This volume must prove a treasure to all Sabbath-school teachers, to all Y. M. C. A. members, and also to the members of the Epworth League or Christian Endeavor, and, indeed, to all Bible readers.

BISHOP CYRUS D. FOSS: I think it excellent.

C. B. BLACKALL, Editor of Periodicals, American Baptist Pub'n Society: It seems to me this Bible is indispensable. It seems to be lacking in nothing either mechanical or otherwise as a practical aid.

The Christian Workers' Bible is bound in fine Morocco, Divinity Circuit, with overlapping edges; round corners, gold edges with red underneath. Size of page, 8½ x 5¼ inches, beautifully printed in large, clear type on extra fine paper.

The Christian Workers' Bible
will be sent free
for examination, all charges prepaid.

Published at \$4.75, but for quick introduction
and for a limited time we offer it at the
SPECIAL PRICE of \$2.50

Cut out the coupon opposite and mail today.

INTERNATIONAL BIBLE PRESS
1006 Arch St., Philadelphia

CUT OUT COUPON AND MAIL TODAY
International Bible Press, 1006 Arch St., Philadelphia
Please send my without charge
Bible, \$2.50 or return same to 10 days
Name _____
Address _____
If you want this
Bible
within
change
price to
\$2.65
S. 2.65
S. 2.65
S. 2.65

Stationary Engineering

There is a simple, unique way for you to prepare yourself for a better position. If you wish to earn more money and command a better position, then you must learn how to use the power of engineering. Let us advise you at our expense. Simply clip this advertisement, mail it to us, and receive **FREE** our 200 page hand-book describing our 60 courses in all branches of

ENGINEERING

Education is the power that keeps the wheel of business moving, strengthens your position in the business world. **Act now.**
American School of Correspondence, Chicago, Ill.
Mention SAT. EVE. POST, Nov. 24.

The "VALET" Chair

An Ideal Xmas Gift
Presses and creases the trousers over night, takes care of coat, hat and shoes, and has an adjustable shoe tree which holds the shoes so they may be easily seated. No more trouble to move up the room. The "Valet" Chair saves the clothes and from 50c to \$1.00 a week. Made in all woods to match either chair or sofa. Many styles and colors showing different designs in natural colors. HARDESTEY MFG. CO., Box 16, Canal Dover, O.

Christmas Spoon

Sterling Silver of Special
Christmas Design
Cost two-thirds of the spoon.

Gold Bowl
Sent by mail on receipt of
25c for postage and handling. (Not
more than twelve sold on one order.)
A dainty Christmas gift. Fine Catalog
of unusual Christmas gifts.
The Wm. M. F. Co., Portland, Maine
smiths, 263 Temple St., Portland, Maine

PLAYS FOR AMATEURS

The largest stock in the U. S. We have anything that's in print.

Our FREE Catalogue includes Plays, Recitations, Dialogues, Handbooks, Games, Boys' and Girls' Stories, &c.

THE PENN PUBLISHING CO., 921 Arch Street, Philadelphia.

French, German, Spanish and Italian
taught at home. Prepared by Paul E. Kumer, Ph. D.,
President New England College of Languages. Text Books
Furnished. Catalogues sent free. Massachusetts Correspondence Schools, 194 Boylston Street, Boston, Mass.

Increase Your Income

Learn to make your own specialties and earn
millions in business. 152 pages of complete plans one alone sell
for \$5.00. The Progressive Monthly, Brooklyn, N. Y.



Near-Brussels Art-Rugs, \$3.25

Sent to your home by express prepaid.

Sizes and Prices
9 x 12 ft. \$3.25
9 x 11 ft. 95 3.15
9 x 9 ft. 4.35
9 x 10 ft. 4.75
9 x 11 ft. 4.75
9 x 12 ft. 5.25
9 x 13 ft. 5.50
9 x 14 ft. 5.75

Beautiful and attractive
patterns. Made
in all colors. Easily
kept clean and wear
resistant. Woven
in one piece.
Both sides can be
used. Sold at
one price.
Money
refunded if not sat-
isfactory.

New Catalogue showing goods in actual colors sent free.
ORIENTAL IMPORTING CO., 687-9 Bourse, Philadelphia, Pa.

PATENTS TRADE MARKS
VALUABLE NEW BOOK
HOW, WHERE, WHY?
CRISWELL & CRISWELL, Dent, L.
45 Broadway, New York. Advice FREE

BUY DIRECT FROM THE MILLS
An Elegant and Sensible
Xmas Gift for the Baby

Pioneer Baby Carriage or Sled Robes solve the problem of "what to get for the baby." Inexpensive, but handsome, comfortable and will last for years. Made of creamy white wool fur cloth lined with warm eiderdown, edged with fine felt in white, pink or blue; soft as down, impervious to cold and preferable to fur robes as they are strictly odorless and can be easily washed. "Pioneer" robes protect the baby's neck and shoulders as well as the body, as there has a specially designed opening for the head. Three styles and sizes at special introductory prices.



No. 1—Baby Carriage or Sled Robe, size 30 x 30 inches **\$5.00**
No. 2—Robe, made with pocket for body and limbs, size 30 x 38 inches **7.50**
No. 3—Double robe with pocket, same as illustrated, the most luxurious Baby Robe made, size 30 x 38 inches **12.00**

Doll Robes, similar in design, material and make to our No. 1 Robe, special and **FREE**—As a special introductory offer we will send with every order for a \$1.00 Baby Robe received prior to December 28, one Doll Robe, as above, absolutely free.

"Pioneer" Baby Robes are the product of our own factory and guaranteed to be superior to all others in design, value and durability. If you are not satisfied with our robes we will ship the same direct upon receipt of price, express prepaid.

Money refunded if not satisfactory.
State color of trimming and size desired. ADDRESS, DEPT. B
PIONEER WOOLEN MILLS, Detroit, Mich.
Manufacturers of Fur Cloth and Robes



"See this
grand
Safety
Burner"

A—Flame Spreader. B—Air space outside of Wick Tube. C—Air space inside of Wick Tube. D—Wick. E—Outside Casing to Burner. F—Air space between Burner and Outside Casing. G—Pump for oil, entirely separate from Burner. H—Feed Pipe carrying oil from Pump to Burner. I—Shield top of Pump from space underneath.



**The Aluminum
OIL HEATER**
is the only Oil Heater with this grand
feature—*It is impossible to burn oil*,
as Wick does not enter oil
Pump. Radiates heat like a base burner,
from the sides and bottom, as well
as top. Nothing to fog up. Our
smallest heater makes it possible
to turn the Wick too high. Any person
can quickly take out and replace Wick.
Light, handsome, convenient—a
must for every Nickel-Nugget.

10 DAYS' TRIAL

Free From Cost

If dealer does not handle, mail
us a card with your address. We
will send booklet, price list, full
details how you can have an
Aluminum Oil Heater placed in your home
free of cost for a ten days' trial.

Novelty Mfg. Company
Dept. M., Jackson, Mich., U. S. A.



The perplexing question, "What shall I give for Christmas?" is wisely answered by people who have adopted the method of presenting
A SAVINGS ACCOUNT
to children, relatives and friends.
For the past two years, more, we have
a Certificate of Deposit in the name of the
persons designated; enclose these certificates
in holiday envelopes and mail them in time
to reach their destination on Christmas Day.
SEND FOR BOOKLET "J" RANKING BY MAIL

**OWENSBORO SAVINGS
BANK & TRUST COMPANY.**
JAS. H. PARRISH, Pres't.
OWENSBORO, KY.

The Slim Princess

(Continued from Page 5)

"I don't know what you mean," she said.
"A corker."
"Corker?"

"I mean that you're a good-looker—that I am willing to go on the witness-stand and testify that you're all right. Pardon me for saying this to you so soon after we meet, but I have learned that you will never break a woman's heart by telling her that she is a beaut."

Kalora leaned back in her chair and laughed. She was beginning to comprehend the whimsical humor of the very unusual young man. His direct and playful manner of speech amused her, and also seemed to reassure her. And, when he seated himself within a few inches of her elbow, fanning himself with the little straw hat, and calmly inspecting the tiny landscape of the forbidden garden, she made no protest against his familiarity, although she knew that she was violating the most sacred rules laid down for her sex.

She reasoned thus with herself:

"To-day I have disgraced myself to the utmost, and, since I am utterly lost, why not revel in my lawlessness?"

Besides, she wished to question this young man. Mrs. Plumston had said to her: "You are beautiful." No one else had ever intimated such a thing. In fact, for five years she had been taunted almost daily because of her lack of all physical charms. Perhaps she could learn the truth about herself by some adroit questioning of the young man from Pennsylvania.

"You have traveled a great deal?" she asked.

"Me and Baedeker and Cook wrote it," he replied; and then, seeing that she was hurt by her: "I have been to all of the places that they keep open."

"You have seen many women in many countries?"

"I have. I couldn't help it, and I'm glad of it."

"Then you know what constitutes beauty?"

"Not always, I saw a Chinese beauty coming down the Queen's Road in Hong-kong one day, and I ran up an alley. I have seen Parisian beauties that had a coat of white veneering over them an inch thick, and out in this country I have seen so-called beauties that ought to be working in a dime museum."

"But in your own country, and in the larger cities of the world, there must be some sort of standard. What are the requirements? What must a woman be, that all men would call her beautiful?"

"I'm not sure that good looks can be analyzed by any process of chemistry, or worked out under any rule of algebra, because the one that strikes me as being the best ever may look fairly puny to some other man, but I suppose that any male being in his right senses would find it easy to look at a woman who was young enough and had eyes and hair and teeth and the other items, all doing team-work together, and then if she was trim and slender—"

"Should she be slender?" interrupted Kalora, leaning toward him.

"Sure. I don't mean the same width all the way up and down, but I mean trim and— Here, I'll show you. You will find the pictures of the most beautiful women in the world right here in the ads. of a ten-cent magazine. Look them over and you will understand what I mean."

He turned page after page and showed her the tapering goddesses of the straight front, the tooth-powder, the camera, the breakfast-food, the massage-cream, and the hair-tonic.

"These are what you call beautiful women?" she asked.

"These are about the limit."

"Then in your country I would not be considered hideous, would I?"

"Hideous? Say, if you ever walked up Fifth Avenue you would block the traffic! And in the palm-garden at the Waldorf—why, you and the head waiter would own the place! Are you trying to string me by asking such questions? Are you a real ingénue, or a kidder?"

"I hardly know what you mean, but I assure you that here in Morovenia they laugh at me because I am not fat."

"This is a shine country, and you're in a wrong, little girl," said Mr. Pike, in a kindly tone. "Why don't you duck?"

"Duck?"



Let this be A Practical Christmas

You measure the value of every article you buy by the service it will give—why not be equally practical at Christmas? Useful presents are the ones worth while and nothing can be more worthy than a wisely selected watch.

But to be practical the selection of a watch must be based upon watch-service and real watch merits—time-keeping qualities, beauty and durability. When you buy these merits you buy the maximum of real watch service.

New England

Watches have these merits and are guaranteed to give the highest degree of watch satisfaction. Their low prices are right at the meeting point of economy with real watch service. They are the most worthy presents for practical Christmas giving and the ideal of the practical American Public.

New England

The Watch for the Great American People **\$5 to \$36**

Ask your dealer to show you the New England Watch. If he doesn't keep them, just give us his name and address and we will send you a free copy of a handsome and instructive book—the Blue Book of Watches for men. Write us today for the book you want and we will make it easy for you to examine, test and, if pleased, to buy a New England Watch. Don't forget to give us your jeweler's name.

NEW ENGLAND WATCH COMPANY, 32 Malden Lane, New York



A Beautiful Present

The illustration is a photograph showing the actual size and appearance of the Santa Claus pocket-knife. The raised figures of old Santa with Christmas trees and toys is a beautiful piece of work in solid gold and is set in aluminum; the reverse side shows the same tree set up, filled with toys, and the family gathered around.

The blades are made of first quality steel and are shown to be of the most handsome as well as useful presents we have ever put on the market. This beautiful little knife will be sent—postage paid—packed in a box, net weight of 50 cents a cold stamp, and will guarantee safe delivery. Order early and avoid disappointment.

A catalogue of beautiful things in sterling silver, gold and leather goods. Write for it and it will be sent to select, and give you money. Address:

THE WARREN MANFIELD CO.
Gold and Silversmiths
245 Middle Street, Portland, Maine



"EXER-KETCH" IRON AUTO

(Patented)
A adjustable in size to fit any boy or girl from the age of from 2 to 12 years. "Gared" for fast cut speed, but runs easier.

Stronger it's iron, but lighter weight. Rider has absolute control riding forward or backward, coasting or climbing a hill. Can be used in the dead center. "CAN'T BE BROKEN and won't wear out." A straight pull ordinary, hand-car-motion, instantly interchangeable to the exact "Rowing and Semi-Rowing" exercise motions. Designed by a Physician to develop and strengthen the spine and chest, and rest the child's legs. Write for our free offer.

"Exer-Ketch" Novelty Co., 162 N. Senate Av., Indianapolis, Ind.

Mechanically perfect and guaranteed.
Patented

Sold Only in a Yellow Box—for your protection. Curved handle and face to fit the mouth. Bristles in irregular tufts—cleans between the teeth. Hole in handle and hook to hold it.

This means much to cleanly persons—the only ones who like our brush.

McAllister, Mfg. Optician.

REDUCED RATES on House-

hold goods

or from Colorado, California, Washington and Oregon. Write

Bekins Household Shipping Co., 95 & Washington St., Chicago

EXTRA PAY can be earned evenings by giving Stereo Pictures or Moving Picture Exhibitions free. Tell us how to start.

McAllister, Mfg. Optician.

49 Nassau Street, New York.

EST. 1854 D. M. & CO.

1047 Calvert Building, Baltimore, Md.

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00
62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

THE CLEVELAND TRUST COMPANY
(Savings Bank)

Cleveland, Ohio

Capital \$ 2,500,000.00
Surplus 3,200,000.00
Assets over 30,000,000.00

62,000 Individual Depositors.

Interest on savings deposits, with the ample security which a large and well managed savings bank affords.

Our System of

Banking by Mail

makes this bank practical depository for you. Free booklet "A" explains it. Write for it today.

</div



*The Swiftest, Safest,
Strongest Sled ever Invented.*

SWIFTEST—That suits the boys. The feet are not dragged in steering. It does not "plow" in turning. Draws easiest when not coasting.

SAFEST—It steers like a bicycle, the steering bar curving the spring-steel runners. The only sled a girl can properly control.

STRONGEST—Made of second-growth white ash and steel. Practically indestructible. Prevents wet feet and doctor's bills.

**\$500 Prize Contest for Boys
and Girls Now On.**

All who enter get a reward. Write for particulars.

Model Sled Free.

Our cardboard model sled will show you just how it works and give you lots of fun. Sent free by mail with illustrated booklet giving full information regarding sizes and prices.

S. L. Allen & Company,
Box 1100 S, Philadelphia, Pa.
Patentees and Manufacturers.



It's like finding money the way the Hustler Ash Sifter **SAVES COAL**. Turning the crank for a minute sifts the day's ashes. No dust, nor dirt, easy to operate; a child can do it, and no maid objects to it. Fits wood or iron barrel; saves many times its cost in a year, and the cinders are excellent for kindling at night. Your dealer can supply you, we will. Write for catalog **B**.

HILL DRYER CO.
305 PARK AVENUE, WORCESTER, MASS.



AN IDEAL GIFT

For Christmas for a boy or girl is the "Irish Mail" Touring Car. The child will enjoy running it and it furnishes a great deal of fun and exercise to develop fully every muscle.

"IRISH MAIL"
cars are strong, speedy and safe. Geared like an auto and will run on any smooth floor or on the "Irish Mail." The name is on the seat and it is guaranteed by maker.

FREE ILLUSTRATED ELECTRIC BOOK

We will on request send to you postpaid, this book, also our special catalog in which you can secure any article in our catalog. Only for little boys and girls.

J. Andrae & Sons Co., 115 W. Water St., Milwaukee, Wis.

"Leave here and hunt up some of the red spots on the map. You know what I mean—away to the bright lights! Come to America, and we will show you more real excitement in two weeks than you'll see here if you live to be a hundred."

"I should like to go, but—Look! Hurry, please! You must go!"

She pointed, and young Mr. Pike turned to see two guards in baggy uniforms bearing down upon him, their eyes bulging with amazement.

"Shall I try to put up a bluff, or fight it out?" he asked, as he stood up to meet them.

"You cannot explain," gasped Kalora. "Run! Run! They know you have no right here. This means going to prison—perhaps worse."

"Does it?" he asked, between his clenched teeth. "If these two brunettes get me, they'll have to go some."

When the two pounced upon him he made no resistance and they captured him. He stood between them, each of them clutching an arm and breathing heavily, not only from exertion, but also out of a sense of triumph.

VI

AND now, in order to give a key to the surprising performances of Alexander H. Pike, it will be necessary to call up certain biographical data.

When he was in the Hill School he won the pole vault, but later, in his real collegiate days, he never could come within two inches of "varsity" form, and therefore failed to make the track-team.

While attending the Institute of Technology he worked one whole autumn to perfect an offensive play which was to be used against "Buff" Rodigan, of the semi-professional athletic-club team. This play was known as "giving the shoulder," with the solar plexus as the point of attack. The purpose of the play was not to kill the opposing player, but to induce him to relinquish all interest in the contest.

Furthermore, Mr. Pike, while spending a month or more at a time in New York City, during his post-graduate days, had worked with Mr. Mike Donovan, in order to keep down to weight. Mr. Donovan had illustrated many tricks to him, one of the best being a low feint with the left, followed by a right cross to the point of the jaw.

While the two bronze-colored guards stood holding him, Mr. Pike rapidly took stock of his accomplishments, and formulated a program. With a sudden twist he cleared himself, sprang away from the two, and jumped behind a tree. One soldier started to the right of the tree and the other to the left, so as to close in upon him and retake him. This was what he wanted, for he had them "spread," and could deal with them singly.

He used the Donovan tactics on the first guard, and they worked out with shameful ease. When the soldier saw the left coming for the pit of his stomach, he crouched and hugged himself, thereby extending his jaw so that it waited there with the sun shining on it until the young man's right swing came across and changed the middle of the afternoon to midnight. Number one was lying in profound slumber when Alumnus Pike turned to greet number two.

The second soldier, having witnessed the feat of pugilism, doubled his fists and extended them awkwardly, coming with a rush. Mr. Pike suddenly squatted and leaned forward, balancing on his finger-tips, until number two was about to fall upon him and crush him, and then he arose with that rigid right shoulder aimed as a catapult. There was a sound as when the air-brake is disconnected, and number two curled over limply on the ground and made faces in an effort to resume breathing.

Mr. Pike picked up his magazine and put it under his coat. He buttoned the coat, smiled in a pale, but placid, manner at Kalora, who was still immovable with terror, and then he proceeded to vindicate his "prep school" training. He ran over to the canopy tent, under which the refreshments had been served, pulled out one of the poles and, pointing it ahead of him, ran straight for the wall.

Kalora, watching him, regarded this as a wholly insane proceeding. Was he going to attempt to poke a hole through a wall three feet thick?

Just as he seemed ready to flatten himself against the stones, he dropped the end of the pole to the ground and shot upward like a rocket. Kalora saw him give an upward twist and wriggle, fling himself

**12 Months
of
Christmas**
FROM
**W. H. MOORE'S
Subscription Agency**

This year why not give each friend a subscription to some good periodical or weekly? Each month or week the recipient will be reminded of you. Nothing is more enjoyed or more appreciated as a gift than a good periodical. Last year I handled nearly **One Million** subscriptions for my patrons. Why? Because you **SAVE MONEY** by ordering your subscriptions through me. I am the largest buyer of subscriptions in the world. I can therefore sell you subscriptions to any Magazine, Weekly Newspaper or Technical Journal published anywhere, in any language and **save money** for you. The following are examples of my offers. Send for one of them. Each magazine may be mailed to a different address.

The Saturday Evening Post	My Club Offer
The Ladies' Home Journal	\$3.00
World's Work	\$3.00
McClure's Magazine	\$1.00
Delineator	\$1.00
	\$3.00

My 40-page Catalogue
Listing all Magazines
Free

W. H. MOORE
No. 49 Moore Building,
Brockport, N. Y.
U. S. A.

The Great Success of 1906

THE GIBSON BOOK



Copyright 1906 Charles Scribner's Sons.

His Move

ALL the drawings in the **eleven books** by Charles Dana Gibson are contained in **The Gibson Book**. It would cost more than fifty dollars to buy these eleven books but **The Gibson Book** in two volumes is sold—with a subscription to **Scribner's Magazine** included—at **about one-fifth** of the cost of the original books. The tremendous success which it has already gained and the enormous number of orders which are being received prove that the public realize what a remarkable opportunity this is.

The Gibson Book is the greatest collection of drawings by one man ever published. The wit, humor and delightful sentiment displayed in the treatment of the infinite variety of subjects make it a history of our own times in pen and ink.

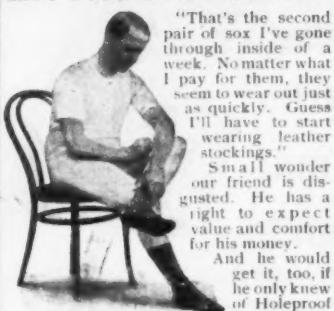
P. P.
Messrs.
Charles
Scribner's
Sons
New York

Please send information in reference to your special offer on
"THE GIBSON BOOK,"
including a year's subscription to **Scribner's Magazine**

Name _____

Address _____

Are Your Sox Insured?



"That's the second pair of socks I've gone through inside of a week. No matter what I pay for them, they seem to wear out just as quickly. Guess I'll have to start wearing leather stockings."

Small wonder our friend is disgusted. He has a right to expect value and comfort for his money.

And he would get it, too, if he only knew of Holeproof Hosiery.

By a new process of combining certain yarns, we are able to manufacture hose which are not only most comfortable and attractive in appearance, but which we guarantee to wear six months without holes.

OUR GUARANTEE:

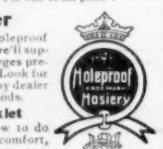
"We guarantee to any purchaser of Holeproof Stockings that they will need no darning for 6 months. If they should be agreed to replace them, new ones will be mailed to us within 6 months from date of sale to wearer."

You pay no more for them than the ordinary kind, but get five to ten times longer service.

Holeproof Hosiery

Guaranteed to Wear for Six Months Without Holes

Men's Holeproof Sox
Fast colors — Black; Black legs with white feet; Tan (lighter) socks and Navy (darker) socks. Sizes 9 to 12. Made of Egyptian Cotton (medium or light weight) sold only in boxes containing six pairs of one size. Price, \$1.50 per box. Six months' guarantee with each pair. \$1.50 per box of six pairs.



How To Order

Most good dealers sell Holeproof Hosiery. If you don't, we'll supply you direct, shipping charges prepaid upon receipt of price. Look for our trade mark — don't let any dealer deceive you with inferior goods.

Write for Free Booklet

If you want to know how to do away with darning and discomfort, read what delighted wearers say. The booklet is free for the asking.

HOLEPROOF HOSIERY COMPANY
502 Fowler Street Milwaukee, Wisconsin

Is Your Factory on a Paying Basis?

Are you satisfied with the profit you are making? Would you like to reduce your running expenses and thus increase your net earnings?

Columbus Georgia

offers splendid opportunities, cheap power, cheap land, cheap labor, a mild and healthy climate, transportation facilities by rail and water, every modern improvement, in fact the

Most Ideal Location in the South
for industrial enterprises.

WRITE FOR ILLUSTRATED BOOKLET

The Board of Trade Columbus, Georgia

Moving Picture Machines



STEREOPTICONS
You can make 100
MURRAY Entertaining the Public.
Nothing affords better opportunities for men with small capital to make large profits. Complete outfit and explicit instructions can be had at a surprisingly low cost.

THE FIELD IS LARGE, comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges and General Public Gatherings. Our Entertainment Supply Catalogue fully explains special offer. Bent Free. Chicago Projecting Co., 225 Dearborn St., Dept. L, Chicago

free from the pole and disappear on the other side of the wall, the camera following like the tail of a comet. As he did so, number two, coming to a sitting posture, began to shriek for reinforcements. Number one was up on his elbow, regarding the affairs of this world with a dreamy interest.

Fortunately for the Governor-General, the guests who had come to the dismal garden-party had escaped at the very first opportunity. Count Malagaski, greatly perturbed and almost in a condition of panic over the unhappy affair in the garden, was returning to his apartments when the second surprising episode of the day came to a noisy climax. He heard the uproar and had the two guards brought before him. They reported that they had found a stranger in the garb of an infidel seated within the secret garden chatting with the Princess Kalora. They did not agree in their descriptions of him, but each maintained that the intruder was a very large person of forbidding appearance and terrific strength.

"How did he manage to escape?" asked the Governor-General.

"By jumping over the wall."

"Over a wall ten feet high?" demanded the Governor-General.

"Without touching his hands, sir. He was very tall; must have been seven feet."

"If you ever had an atom of gray matter, evidently this stranger has beaten it out of you. Hurry and notify the police!"

Kalora's candid version of the whole affair was hardly less startling than that of the guards. The stranger had suddenly come over the wall, much to her alarm. He attempted to converse with her, but she sternly ordered him from the premises. He was exceedingly tall, as the guards had said, and very dark, with rather long hair and curling black mustache. He addressed her in English, but spoke with a marked German accent.

The secret police of Morovania are said to be the most astute in the world, and yet, although they guarded the entire frontier for a whole week, they could not find the tall, dark stranger with the German accent, although they were assisted in their search for two days by a famous detective of Great Britain, who had red hair and was registered at the principal hotel under the name of Pike.

(TO BE CONTINUED)

Giant Crabs

TO TAKE the place of—or, at all events, to supplement—the vanishing lobster, certain huge edible crabs are to be fished across the continent from the neighborhood of Puget Sound and "planted" in the sea along the coast of New England.

These crabs are of a species known to science as *Cancer magister*, and are of a shape not very unlike that of the common "blue" crab, familiar in our markets as the edible species par excellence—with the important point of exception that they are much thicker in proportion to their width. This is, indeed, a matter of consequence, inasmuch as it has a direct bearing upon meat-capacity.

When it is considered, moreover, that this Pacific crab is ten or twelve times as large as our "blue" crab, one perceives that it must—as, in fact, is the case—contain enough utilizable meat to make, from a single specimen, a fair-sized dish of salad. And, inasmuch as the meat in question is quite as palatable as that of the Atlantic crustacean, the availability of the animal for table purposes is sufficiently obvious.

Inasmuch as the range of our "blue" crab is restricted to the brackish waters of estuaries and tidal rivers, it is apparent that its feeding grounds will not be invaded by the Pacific species, if the latter shall be successfully introduced. The latter is a sea crab, and loves rocky shores; it ought to find itself agreeably situated almost anywhere along the coast of New England.

Notwithstanding the efforts of the United States Fisheries Bureau in the line of artificial propagation, the lobster crop is steadily diminishing from year to year.

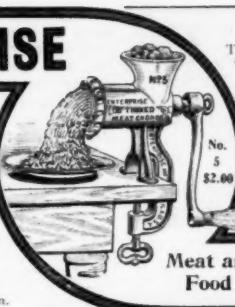
Desirable though it would be to dismiss so melancholy a conclusion, it must be candidly admitted that the most valuable of all crustaceans seems unmistakably condemned to speedy extinction, in a commercial sense, and that an available substitute is urgently demanded. Let us hope that such a substitute may be found in the *Cancer magister*.

ENTERPRISE

WORKS WELL

Nothing can get by the four bladed, revolving knife and pass through the perforated plate of an Enterprise Chopper without being actually cut—the cutting action is as positive as a pair of shears.

Makes tough meat tender; makes all meat more palatable. Used every day in every kitchen.



WEARS WELL

The wearing parts of the Enterprise Chopper—the knife and perforated plate—are made of finely tempered steel and are wonderfully durable. If they ever do wear out, they can be replaced at trifling cost. The machine itself will last forever. Be sure the name "Enterprise" is on the machine you buy. Sold by dealers.

Write for the "Enterprising House-keeper," a book of 200 choice recipes and kitchen helps. Sent **FREE**.

THE ENTERPRISE MFG. CO. OF PA.
2214 No. American St., Philadelphia, Pa.

Meat and Food CHOPPER

20% Interest Weekly

on the cost of every roast is paid by the

Lisk Sanitary Self-Basting Roaster

It saves one pound in every five. Bastes automatically—Cooks perfectly. Is

Unconditionally
guaranteed.

For sale at all good hardware and housefurnishing stores.

Illustrated Booklet N sent free on request.

THE LISK MANUFACTURING CO., Limited
CANANDAIGUA, N. Y.



TEDDY BEARS

Our cunning Fuzzy White and Cinnamon Bears are now all the rage. The saucy little head with its impudent nose can be turned to any angle. Jointed arms and legs twist readily into most attractive and comical attitudes. These amusing little play-fellows make a happy Christmass surprise for the little folks and fastenate grown-up people.

We are now in position to guarantee to you the choice of either White or Cinnamon Bear, height 12 to 18 inches, substantially made of fine bear cloth, an exact imitation of real bear skin, for \$2. Express prepaid to any address in the United States. Satisfaction guaranteed or money refunded.

TOYLAND BEAR CO., 82 Griswold St., Detroit, Mich.

Gifts for Catholics

Five Jeweled Rosaries

make most acceptable gifts. Our Special Xmas Offer has never been equalled. Five Decade Rosary Beads—best imitation faceted jewels—choice of eight colors, Amethyst, Emerald, Garnet, Moonstone, Pearl, Sapphite, Topaz or Turquoise—mounted in solid gold plate. In neat, satin-lined box. Warranted 10 years. Special 1906 Xmas price, 15% m., \$1.75; 18 in., \$3.00.

A Better Quality Guaranteed 20 Years

Oval soldered links—Crucifix extra heavy Roman gold finish—Corpus full modeled. 18 in., \$3.00; 21 in., \$4.00. State color of beads wanted and we will make stock is complete. Your money returned if not satisfied.

W. J. FEELY CO., Church Goods, 6 Monroe Street, Chicago



FLAT
CLASP
ALL SILK

That sense of absolute security, complete comfort and perfect neatness is secured only by wearing BRIGHTON FLAT CLASP GARTERS. The perfectly flat clasp holds gently but securely. They give the ankles that smooth, sleek appearance. The web is one piece pure silk. No sharp projections. All metal parts of brass heavily nickel.

For Christmas—Brighton Flat Clasp Garters in the handsome new Christmas boxes. Same price, 25¢ a pair. All dealers, or by mail prepaid.

PIONEER SUSPENDER CO., 718 Market Street, Philadelphia, Pa.

Makers of Pioneer Suspenders.

BRIGHTON

Flat Clasp Garters

Make Xmas Merry

With "HIE-RO PARTIES." The latest thing out. You can't afford to be left out. Full instructions and suggestions for amusement only 10¢ in silver. HIE-RO CO., Box 34, Martinsville, Va.

The Saturday Evening Post, Philadelphia, Pa.

BEST & CO.

LILIPUTIAN BAZAAR



Children's Attire Exclusively

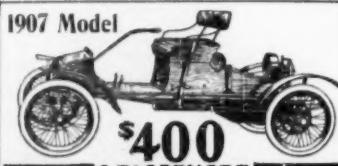
Garments that are exclusive in design, appropriate in style, select in material and distinctive in fit and tailoring.

Expertly made children's wear presented in the most select assortments of fashions in every article of dress.

Complete outfitting for boys, girls and infants, including many goods not found in any other establishment.

Address Dept. 13

60-62 W. 23d St., NEW YORK
We have no branch stores — no agents.



1907 Model
\$400
2 PASSENGER
RUNABOUT

World's Champion Motor Car for efficiency and endurance—simplest, surest and lowest in price—4 H. P. Air Cooled—Speed 4 to 25 miles—an ideal car for all round road work. Catalogue free.

ORIENT
FRICTION DRIVE
BUCKBOARDS
DELIVERYCAR

DOES THE WORK OF THREE TEAMS

The ever-ready Orient and Delivery car for cities and country. In service to Grocers, Milkmen, Ice Men, Bakers, Dairies, Fruits and Produce Farmers. Reliable on any kind of road—asphalt, cobble, sand, mud. Combines strength in frame, springs and gearing. Speed 4 to 18 miles an hour on ordinary roads. Active agents desired in unassigned territory.

Write for discounts and agency terms.

WALTHAM MANUFACTURING CO.

Waltham, Mass., U. S. A.



PLAYS and PLAYS
Entertainments
Covers all kinds of new
FREE! FREE! FREE!

SAM'L FRENCH, 33 West 23d Street, NEW YORK

STAMPS. 25 diff. rare Korea, Japan, Russia, China, Colombia, etc., and Album, only \$1. 100 diff. Hawaii, Panama, etc., only 10c. Agents wanted. 200 types and illustrations. New 80p. on \$1.00. Postage FREE! We have the STANDARD STAMP CO., Dept. C, St. Louis, Mo.

"That's what I wish to do."

"First I'll have a mortgage drawn up, or you'll do so—"

"No, you," said Sam.

"All right; that's in case you croak. And I'll lend you \$150,000 or \$200,000."

"Can you spare as much as that?"

"Yes; and my New England conscience does not vociferously demand that you should tell me the name of the stock you are going to buy."

"It's—" began Sam impetuously. He felt both gratitude for such confidence and pleasure that such a man lived. Darrell interrupted him quickly:

"Don't. It wouldn't be fair to your dad. We'll make him help us on the coal proposition."

"Yes. But I also want to see if I can't get a big block of the railroad stock held by the people who are now in control that he doesn't think can be bought. The reason he thinks so is that he says their price is too high."

"You'd better let him be the judge."

"Why, man alive, I know what he is going to sell that stock for, after he gets it. I know what can be done with the old railroad if money is spent on it—"

"How do you know? Since when have you become a railroad expert?"

"I saw the report of a man my father says is the best in the country."

"Get a copy of it."

"I will. And—"

"Yes, and read it slowly fifty times, forward and backward. But, honest Injun, boy, if I were you I'd be content to play second fiddle to your father for as many years as God spares his life. Leave the railroad alone and stick to the coal and iron proposition. All you need learn is how to care for your own when you will no longer have the Old Man behind you."

"No; I want to do more than that," said Sam quietly. "I'm an ass now. But I know it. I want to learn something I don't know." He had big work to do. It was worth while to earn Fanny.

That thought of earning her—old as love and common as misery—pleased him mightily.

"Jack," he finished quietly, "we must not lose any time. Come over and have luncheon with me to-morrow, will you? I'll be at the office all day. I want you to meet my father."

"I'll do even more than that to oblige a friend in distress. We'll make a man of you yet. Now, let's go to the theatre and listen to other voices than ours, for a change."

(TO BE CONTINUED)

Thripence for Goldsmith

ABOUT a century ago there was in Edinburgh, Scotland, an eccentric, old-fashioned auctioneer, one Peter Cairns, whose oddities were very amusing. His favorite author was Goldsmith, of whose works he had published an edition in four volumes. All other books he sold as if common and of little note; but, when he came to a work of his beloved author, his whole aspect, tone and manner underwent a change, and he would call out with great gravity:

"I now offer you that most delightful work, *The Citizen of the World*, by Oliver Goldsmith" (so he pronounced it), "the greatest of all the writers."

If any one bid a low price—as three pence—for the work, Peter's eyes would flash, and he would thunder out indignantly:

"Thripence, man! Keep that for the church plate to-morrow!"

It was not the affront to himself that he resented; it was the insult to his pet author. Any other offense he could have overlooked; but to despise, or pretend to despise, the author of *The Vicar of Wakefield*—he could have spitted such a savage!

When the bidding paused or was slack he would exclaim impatiently: "The people here don't want books—they would like penny rolls far better"—or: "The folk come here to read, not to buy." Spying one evening a neat little thick volume, half-hidden between two large tomes, he said to his attendant:

"Boy, hand me up that book. They surely can't refuse to bid for the Bible!"

But they did refuse, and one can imagine the outburst of sarcasm that followed.

THE SATURDAY EVENING POST

Edited by CHARLES DWYER (for the past 20 years Editor of *The Delineator*)

The Representative Woman's Magazine

THE LADIES' WORLD is through and through a woman's magazine—every article from cover to cover being of vital interest to women. Its suggestions are practical ones capable of being followed out—its stories are the best that can be secured—its illustrations are the work of such artists as Brechin, Uhl, Werner, Verbeck, Cora Kilver, and a dozen others equally well-known.

THE LADIES' WORLD for 1907 will contain unusually fine serial and short stories by popular authors—stories for children, stories from the Operas by Gustav Kobbé, illustrated by photographs. Madame Schumann-Heink has written a charming paper on

Children with which will be shown some entirely new pictures.

Fashions and Dressmaking

Conducted by HELEN D. PURDY

This feature of THE LADIES' WORLD is alone worth several times the cost of the magazine. It keeps you posted on all the new styles and gives real instruction that you can follow in making them up—and in remodeling older garments to conform to new styles.

All the styles illustrated in THE LADIES' WORLD can be obtained in all sizes in the "Ladies' World" Dress Patterns, which are the most uniformly reliable patterns to be found.

To spread the knowledge of these patterns more quickly we make the following special offer:

OUR SPECIAL LIMITED SUBSCRIPTION OFFER

Single
Copies
5 Cents
at all
News Stands

If you will send us 50 cents for a year's subscription to THE LADIES' WORLD before December 25th, we will send you the Special Christmas Issue free, and enter your subscription for a full year from January, 1907. We will also send you one "Ladies' World" Dress Pattern free, the choice to be made from a sheet of Advance Fall and Winter Styles sent on request, or from any number of the magazine up to and including April, 1907. Address all orders:

S. H. MOORE COMPANY, Publishers
(Dept. D 11) 23 to 27 City Hall Place New York

Subscription
Price
50 Cents
By
The Year

TWO HUNDRED AND FIFTY GOOD OLD SONGS

This volume contains the words and music of the choicest gems of the old and familiar songs we sing when we were young. The singing of these songs will not only "drive dull care away," but bring new and continued happiness and cheerfulness into every home which it enters. It contains 250 songs, including all the following: *God Bless America*; *Starlight*; *When You and I Were Young, We Few*; *At the Ball*; *Blow, Blow, You Windy Wind*; *Killarney*; *Asleep Sweet Asleep*; *Come Back to Erin*; *Where's Rosanna Gone*; *Spring, Gentle Spring*; *The Maleden's Prayer*; *Old Dan Tucker*; *Old Grimes*; *My Little Leads to Glory*; *When I Can Read My Title*; *Seven Heavens*; *I'll Have My Harp on a Windy Hill*; *Old Folks at Home*; *Sing, Sweet Hush*; *Put a Kettle On*; *Old Mother Hubbard*; *Home Sweet Home*; *When the Light Went Out*; *Come Home, Father*; *The Danube River*; *By the Blue Danube Mountains*; *Hickory, Dickory Dock*; *Take Back the Heart*; *Old King Cole*; *The Old Oaken Bucket*; *Home Sweet Home*; *Star Spangled Banner*; *Home Columbia*; *Countin' Thro' the Rye*; *Robin Hood*; *Alouette*; *Waltzing Matilda*; *When We Were Young*; *Old McDonald*; *Marseillaise Hymn*; *Padlin Your Own Life on the Ocean Waves*; *Colombia*; *Gem of the Ocean*; *Marseillaise Hymn*; *Padlin Your Own Canoe*; *Kathleen Mavourneen*; *Don't You Go, Tommy*; *Up in a Balloon*; *Ring on, Sweet Angels*; *Soldier's Farewell*; *Johnny Morgan*; *Nancy Lee*; *Man in the Moon*; *Home Sweet Home*; *Waltz, Let's Dance Again*; *Again Do They Think of Me*; *Within a Mile of Edinboro Town*; *I Wish You Well*, &c., &c.

This well-made book of 128 pages, containing the above list of songs and many others, more than 250 in all, words and music, in attractive Colored Covers, will be sent by mail postpaid together with THE HEARTHSTONE for one year for only \$1.00. The book is printed on good paper and is Clean, Bright, Tinted, Helpful and Always Interesting. Our complete and serial stories are of good moral tone, are written by first-class authors and are a special and attractive feature. Departments are devoted to the Kitchen, Fancy Work, The Home Note and The Social Circle. The latter department is as our subscriber writes: "As good as a visit from one's friends. We never knew that there was room in our home for more people than there are in this magazine when you become a reader. On receipt of 50 cents we will send THE HEARTHSTONE for one year and the \$25 Good Old Songs as above described. We guarantee satisfaction or refund the money. Remit by P. O. Order or postage stamps. Address Sub. Dept. THE HEARTHSTONE, 54-56 Duane St., New York, P. O. Box 1198.

OPEN A GARAGE

There Is Big Money In It

With the increasing number of automobiles being put on the road, demand for storage, care, and repair of motor cars is increasing. There is a large profit to be made by gasoline and tire stations and supply stores. To be successful in this business you must

Know All About Automobiles
their construction and repair, their care and repair. Through our practical series of text books and expert instruction, you can become entirely competent. We have a special course of instruction for Garage Managers and Repairmen. Address for particulars, The Correspondence School of Automobile Engineering, Suite 1387 American Garage, 60 West 60th Street, New York City.

Commonwealth Casualty Co.

PHILADELPHIA.

Accident and Health Insurance

Send postal for circular.

ILLUSTRATORS AND CARTOONISTS
EARN \$25 TO \$100 A WEEK. Send for free booklet, "MONEY IN DRAWING"; tells how we teach illustrating by mail. Write for circular. THE NATIONAL PRESS ASSOCIATION
67 The Baldwin, Indianapolis, Ind.

JUDSON FREIGHT FORWARDING CO.

Reduced rates on household goods to and from all points on the Pacific Coast, 349 Marquette Building, Chicago; 1005 Carlton Building, St. Louis; 851 Tremont Building, Boston; No. 6 East Street, San Francisco; 109 Stimson Bldg., Los Angeles.

IMPORTED POST CARDS

French, Italian, Spanish, German, Send 25¢ for 6, all different. Famous paintings, Sculpture, Scenes of Interest and Fantasy cards.

Cannot be obtained elsewhere.

ART PHOTO CO., E. & B. Bldg., Rochester, N. Y.

WEDDING INVITATIONS

100 for \$3.50

Announcements, etc., engraved and printed.

Visiting Cards 100 50¢ with case 75¢. Mognram stationery. Write for samples.

The Estabrook Press, 181 S. Tremont Street, Boston

Powerful—Durable—Economical

TELEPHONES

Write for free book explaining cost and how to organize, build and operate telephone systems among your neighbors. Cadiz Electric Co., 90 C. C. C. Bldg., Cadiz, O.

BOOKS AT WHOLESALE

Only Bookstore in U. S. selling to consumers at wholesale.

We can save you money. Catalog FREE.

ST. PAUL BOOK & STATIONERY CO., 37 5th St., St. Paul, Minn.

Wonderful Fur Value
And just in time for a
Christmas Present
ORDER AT ONCE

We cannot supply more after
these are sold.

\$1.00 only

No. 61234. Girls' Collarination set, consisting of large style flat collar and a large neck muff. This exquisite set is made from the finest quality of white Angora fur, and curly lamb's wool, with a white fur lining, and only for its rich luxurious appearance, but also for its durable, wearing qualities. The set is made as illustrated. Collar lined with white fur, and the muff is finished with a cord. It is suitable for a girl up to ten years of age, and could be more appropriate, more acceptable for a Christmas present, than this beautiful set. The set is shipped by a fast post office line. It is positively the greatest value ever offered in a child's fur set; white only. Price \$1.00.

Send to
New York
only. We
have no
branch
houses.

SIEGEL COOPER CO.
THE BIG STORE
612 Sixth Avenue
SIXTH AVE.
ARTISTS
NEW YORK CITY, N.Y.

Write for
our
Catalog
today

Earning MONEY

Any one—man, woman, boy, girl—can do it and no experience is necessary. THE LADIES' HOME JOURNAL and THE SATURDAY EVENING POST have made it sure. All you need is faith in yourself. If you think you're going to amount to something, write to

The Curtis Publishing Company
Philadelphia

and get your start now.



ATTEND THE Illinois College of Photography

A well paying and delightful profession easily learned. Terms easy and living inexpensive. Our students win convention prizes. Good positions secured for graduates. Endorsed by the Photographers' Association of Illinois, and the International Association of Photo-engravers. Write for our illustrated Catalogue. Address

ILLINOIS COLLEGE OF PHOTOGRAPHY
L. B. BISSELL, Pres. 952 Wabash Ave., Effingham, Ill.



DEAFNESS
"The Morley Phone"
A miniature telephone for the ear—invisible and entirely comfortable, so that no sounds and whispers plainly heard. Over fifty thousand sold, giving instant relief from deafness and deaf noises.

There are but few cases of deafness that cannot be relieved. Write for booklet and testimonials.

THE MORLEY COMPANY, Department T
31 South 16th Street, Philadelphia

SHORTHAND IN 30 DAYS

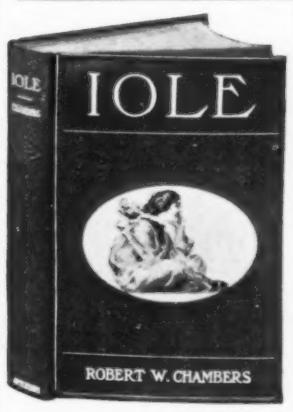
Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no "slashing"—no "word-signs"—no "cold notes." Speedy, practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address **Boyd Correspondence Schools**, 728 Chicago Opera House Block, Chicago, Ill.

PATENTS that PROTECT
Our books for inventors mailed on receipt of 25¢ stamp
R. S. & A. B. LACEY, Washington, D. C. Estab. 1849

Two Splendid Books

Without Cost to Readers of
The Saturday Evening Post

"IOLE" and "Philosophy Four"



went before it, have now been published in a wonderfully rich and dainty volume, handsomely bound in cloth with wide set-in margins, heavy paper, and the cleverest illustrations on many pages, five of these being full-page drawings printed in color on plate paper.

"Philosophy Four"

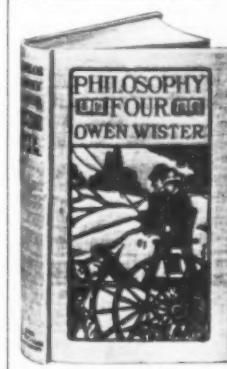
Owen Wister's "Philosophy Four" is one of the brightest, most likable stories ever written by that talented author. It has no heroine and not a ghost of a love-story, but its half-dozen personalities are real life and blood, and the two Harvard undergraduates around whom the tale is woven are healthy, joyously irresponsible young Americans, neither saints nor sinners, but simply wholesome sons of wholesome fathers. The story is so full of the rollicking fun of two healthy boys that it simply captures the reader, body and scruples. No man who is or ever was a college student, and few who are not, can fail to enjoy this story, and it throws a lot of light on why some men are successes and why others are not. The book is bound in cloth and handsomely illustrated.

These Two Books are Offered
Without Cost to Readers of

The Saturday Evening Post

To any person who will send us **One New Subscription** to THE SATURDAY EVENING POST accompanied by \$1.50 for some one not now a subscriber, we will send, shipping expenses prepaid, a copy of this clever, attractive book. For \$1.50 THE POST can be ordered for a friend as a Christmas present and you can have the book for your own reading or for another Christmas gift. For two subscriptions you may have both books. Remember, the book must be requested when the subscription is sent and the subscription must be for some one not now on our list and not that of the sender. Address

The Saturday Evening Post
Philadelphia, Pennsylvania



Individuality

There is no reason why you should wear Cravats that look commonplace. Whichever form of Cravat you fancy or the special purpose may suggest—Tie, Four-in-Hand, Ascot, Square or Cuirass, you may be assured that among the inexhaustible variety of

KEISER CRAVATS

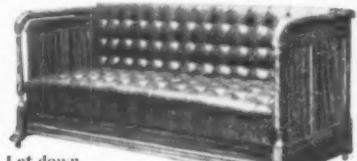
you will find just the one you want—one that carries with it the guarantee of the maker—to wear longer, fray less and crease less than the ordinary sort.

Sold under the Keiser label by dealers in good furnishings.

Keiser-Baratines staples in black, white, plain colors and figures—also white or black.

An illustrated book—“The Cravat”—on the ethics of Corre (Dress, seat, anywhere on receipt of six cents in stamps.

JAMES R. KEISER,
Wholesale Only
10-16 W. 20th St.,
New York.



Let down the back
Dust-proof
box under seat
by unhooking a gate. All you have to do to change the luxurious Streit Davenport into a comfortable doublebed. Fast with head and foot boards. Keeps babies and old clothes from sliding off. The

Streit Davenport Bed
make up a bed, fasten it a bed—the most restful one you ever slept. Don't buy the Streit with the automatic raising machine spring kind that clang, catch and never work. The Streit is simple, strong, no mechanism—just a gate to unhook.

Streit Morris Chairs The easy chair in which Head-rest really rests the head, and back and foot-rest exactly the right height. When you sit, footrest easily slips under back, leather cushion forming tailrest. Fully upholstered in Streit genuine leather or soft goods. This trade mark on every piece.

If your dealer can't supply you, order from us. We ship by express. Write for free catalog—new designs.



**Don't Have a
Bow-Legged Child**

Put Krieger Custom Weak Ankle Shoes on your baby when he is learning to walk, and prevent bow-legs. These shoes while supporting weak ankles, also strengthen them so that they will not need support permanently.

**KRIEGER
Custom Weak Ankle
Shoes (Patented)**
are light, don't chafe, and have all the style, finish, fit and craftsmanship of ladies' shoes. Recommended by leading physicians and surgeons.

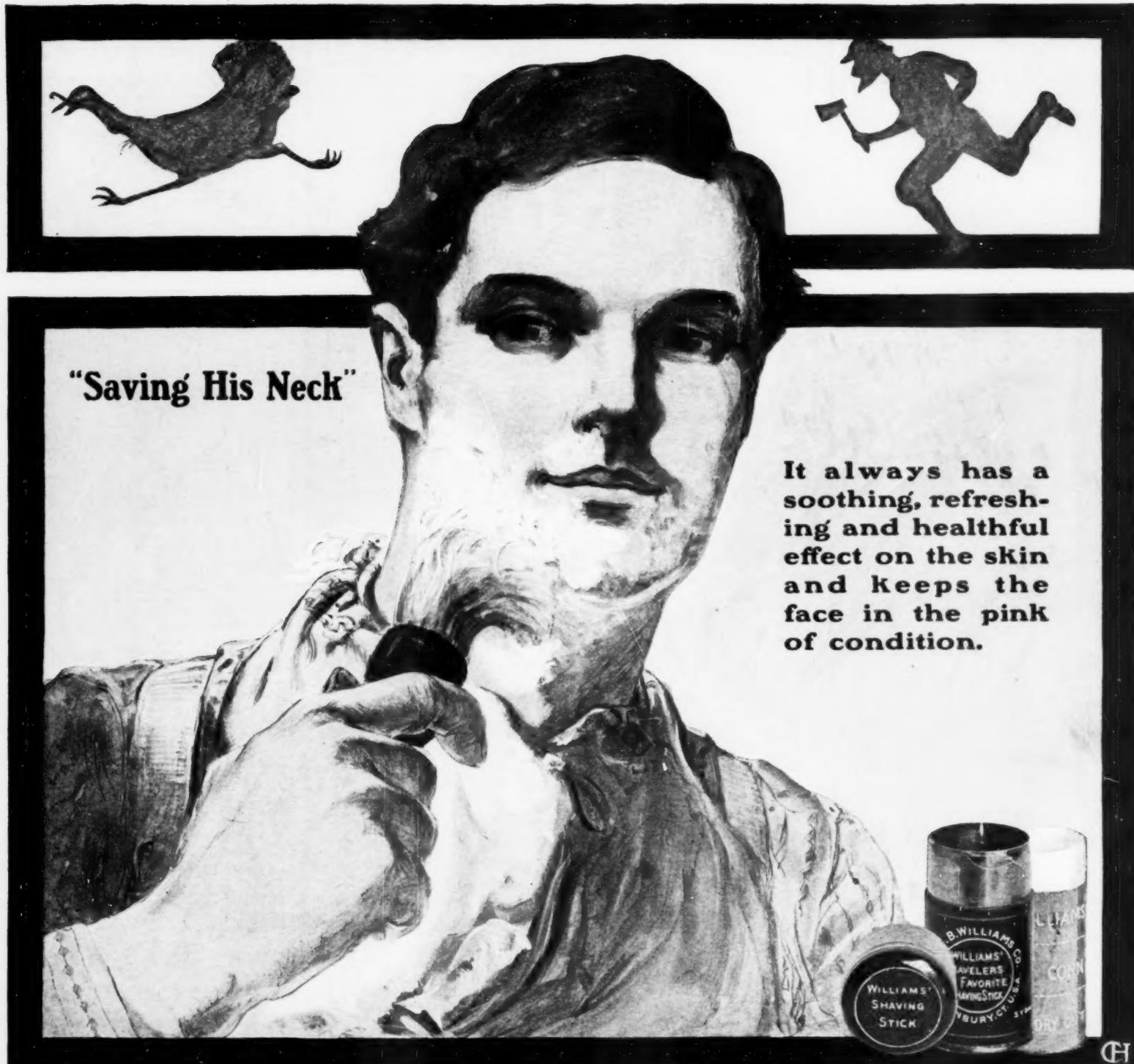
INTERESTING BOOK MAILED FREE
Shows and explains the construction of the Krieger Custom Weak Ankle Shoe, giving facts of interest to parents. Mention name of your shoe dealer when writing. Be sure to send a stamped, addressed envelope, with a postpaid, airmail stamp.

KRIEGER SHOE CO., 121-12 Patchen Ave., Brooklyn, N.Y.

STARK TREES ARE FAMOUS
wherever planted; are planted every where trees are grown. Free Catalog of superb prints—Black Ben, King David, Delusions, etc.—Stark Bros., Louisiana, Mo.

Williams' Shaving Stick

"The Only Kind That Won't Smart or Dry on the Face"



Williams' Shaving Sticks and Shaving Cakes sold everywhere. Send 4 cents in stamps for Williams' Shaving Stick or a cake of Luxury Shaving Soap, trial size. (Enough for 50 shaves.)

THE J. B. WILLIAMS COMPANY, Dept. A, Glastonbury, Conn.
London. Paris. Berlin. Sydney.